

CHOICE

PAINT: WHICH ONES LAST THE DISTANCE?

**You paid out all that money,
but three years later will
your house look like this?**

Life insurance

**Now the brochures
tell you what fees you
pay — or do they?**

Fathoming food facts

**The constantly
changing story
of nutrition**

Tests

**Mobile phones
Strollers**

Editorial

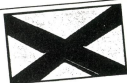
SOME of the most mundane *Lot's of CHOICE* articles involve toasters. These articles are mundane due to the frequency in which they appear in the pages of *Lot's of CHOICE*. Is it because electrical companies like to design shoddier and shoddier toasters that will breakdown more often as they've realised that they'll sell more toasters that way? Probably.

Everyone knows that the best toaster ever produced was that silver Sunbeam one your folks got at their engagement. Who cares if getting within six feet of one with metal cutlery in your hand is likely to result in death? They cook toast nicely and they're still working 25 years later. They also have a nifty ability to absorb breadcrumbs in that tray at the bottom. The one at my folks' place hasn't been emptied in 15 years and it still isn't full.

Possibly the reason for mundane toaster articles is a lack of funding. In fact we're quite sure that's it. You see, by reusing the results from previous toaster tests, we get to cut costs and still produce interesting articles (we simply use new photos). With accurate results, the twenty-five year-old Silver Sunbeam always comes out on top.

RECOMMENDATIONS

If you really want to look cool, don't buy a magazine that compares the popping distancer of toasters and the spin cycle of washing machines. You might as well go shopping with your mother.



RECALLS AND BANS

SMITH AND WESSON has recalled its entire range of guns. If aimed at people and discharged, these products can, apparently, cause serious injury.

On trends and toasters

DOES THE 'EDITORIAL' on the left seem familiar? It looks a lot like something you'd see on this page of *CHOICE* every month until you start to read it. Then you'd probably find it a lot funnier than much of what you read in *CHOICE*. Where it in fact comes from is Monash University's Association of Students' 'special edition' of its campus magazine — a faithful 36-page take-off of *CHOICE*'s layout, style and pre-occupations.

It's a very clever parody and if imitation is the sincerest form of flattery, we're sincerely flattered (though we doubt if that was the intention!). However, it also got us talking again about a question that's surfaced several times in the last few years.

In an age where toasters (and kettles, blenders and similar small appliances) cost you around \$50 and last for eight to 10 years, do you really want us to tell you how evenly they brown the toast, or how fast a kettle takes to boil a litre of water? How important is it to you that *CHOICE* continues to test these small, cheap kitchen, garden and household appliances?

Naturally we'll keep testing large, expensive appliances like washing machines, fridges, dishwashers, vacuum cleaners, TVs and video recorders. Increasingly, though, it's the new-technology products like mobile phones and home fax machines that people are having to make decisions about. We'd like to keep more up-to-date with our testing of new-style home purchases like these, but there's a limit to what our resources — staff and money — can do.

We'd also like to develop new tests or evaluations of different aspects of products, such as their environmental effects and the quality of their ergonomic design. All this takes resources too.

Some subscribers will receive questionnaires from us asking more about which products you'd like us to test and what you want to know about them — these are sent at random to several thousand subscribers every few months. But we'd like to hear from anyone with an opinion on what *CHOICE* should be focusing on in the years ahead. Phone our Consumer Information Service on (02) 559 9855, fax us on (02) 558 9341, or write to us (our address is given on page 47). We look forward to hearing from you.

Jane Mackenzie
Editor



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Nutrition theory seems to change constantly — who and what should you believe? We look at the reasons behind the changing messages and give some tips on assessing them.

18 Could you disclose that again, please?

Last year the Insurance and Superannuation Commission told the life insurance industry to start giving its customers the facts about what its products are and how much they really cost — all the facts, in clear, easy to understand language. We discovered many of the companies haven't managed this unfamiliar task very well at all — and that the ISC's guidelines are badly wanting.

Tests**12 Strollers: the baby-moving business**

Layback umbrella strollers are mostly cheap and convenient to use, but we found several that failed in terms of safety or durability.

35 Exterior paint for timber

If you spend a lot of time or money painting your house, you'll be most upset to find the paint peeling off your timber after only two or three years. Yet that's what happened to some of the paints in our test.

40 Mobile phones

As prices keep coming down, some companies are promoting mobile phones as a personal security device. If you buy one in case you get stranded in a dark alley at midnight, you want to be sure your call gets through — and you'd find some of the models we tested a big disappointment if you were in a marginal signal area.

Departments**4 Choice Cuts**

Honda on a roll; industry against fruit juice abuses; fine cotton for socks; changes in telecommunications; bogus invoices; mail madness.

6 Drivelines

More crash test results — this time on smaller cars, and with 'offset' crash tests as well as head-on.

25 Consumer Bookshelf**28 Green Page**

CFCs out of car air conditioners, and fridges with new designs — round, and built-in — as well as new refrigerants and insulation.

**31 Consumer-in-law:
Making the misdirectors pay**

If the Corporations Law is amended — as the Commonwealth Government is proposing — small shareholders may be able to take company directors to court if they think they have caused the company financial damage. But will the law also protect these shareholders from huge personal financial risk?

46 What do you know?

Test yourself with our regular consumer quiz.



Cover photo: Rhonda Thwaite

**Next issue**

Washing machines, packaged frozen meals, oven cleaners, childcare, buying a new kitchen, public transport, new contraceptives.

**October, November,
December**

Tests: Electric lawn trimmers, solar-powered lamps, pedestal fans, 'unstainable' carpet, food processors, compost bins, baby monitors, champagne, home security locks, sunscreen fabrics, chipper/shredders — and more washing machines.

Surveys: How satisfied are you with your bank's service?

Features: 'Green' charities, products for the disabled, working with your body corporate, profile of the food market, 'green' credit cards, the CHOICE Annual Christmas Buying Guide.



CHOICE CUTS

Labelling



Manufacturers putting the squeeze on dodgy practices.

INDUSTRY AGAINST FRUIT JUICE ABUSE

WE ARE NOT ALONE in our desire for truth in labelling. Two fruit juice manufacturers, Berrivale Orchards and Sunburst, have funded a project to catch offenders in their own industry. It involves random testing of fruit juices bought from retailers, and is overseen by a committee of representatives from industry and government.

Abuses which concern them include:

- Claiming the juice is from freshly squeezed oranges when it is from a concentrate.

- Using imported ingredients without declaring it on the label.
- Adding sugar or water without declaring it.

Now the scheme is into its second year, Sunburst and Berrivale Orchards are hoping a wider industry group will shoulder its cost, perhaps in the form of a levy.

Where appropriate, the duo supports the use of the phrase 'made in Australia from Australian and imported ingredients'. "The label should tell the whole story," says Berrivale Orchard's technical manager, Vic Johnson. Precisely.

FINE COTTON FOR SOCKS

MANY consumers are annoyed when products are mislabelled — it makes a mockery of attempts to be a wise and thoughtful shopper.

Pacific Dunlop was recently fined a total of \$35 000 for this type of breach of consumer laws.

It pleaded guilty to labelling Red Robin and other brands of socks labelled as pure cotton, when in fact they contained approximately 20% synthetic yarns, and to selling socks as Australian-made when they were manufactured in China.

In pressing the charges, the Trade Practices Commission argued that competitors had been

disadvantaged by Pacific Dunlop's mislabelling and that consumers were denied the opportunity to purchase goods made in Australia.

CHOICE readers sometimes bring similar cases to our attention. One recent example involved a pair of Y-fronts simultaneously labelled 'Made in China' and 'Product of Australia'.

On contacting the manufacturer we were told the mistake was caused by using parts of the packaging artwork from other products. A simple mistake, it's true, but one which does mislead or confuse consumers and can discourage them from trying to be aware shoppers.

Appointments

SHADOW CONSUMER AFFAIRS MINISTER IN INNER CABINET

OPPPOSITION leader Alexander Downer's line-up includes a shadow consumer affairs minister in the inner cabinet — Senator Ronald Boswell — which appears to give the post more recognition than within the Commonwealth Government itself.

A former manufacturers' agent and importer/exporter, Senator Boswell's previous posts include shadow minister for Northern Australia and External Territories and shadow minister for Regional Development, External Territories and Northern Australia.



Senator Ronald Boswell, shadow minister for consumer affairs

Telefraud

BWARE OF BOGUS INVOICES!

WHEN is an invoice not an invoice? When you're the victim of telefraud. We recently placed a newspaper advertisement to fill an employment vacancy. Shortly after the ad appeared we received what appeared to be an invoice for placement of the ad in something called the *Professional Employer*. The thing was we had never asked for the ad to be placed in this publication or even heard of it.

On closer examination we found the following statement in extremely difficult-to-read print: "This is not a bill. This is a solicitation. You are under no obligation to pay the amount stated above unless you accept this offer."

The 'amount stated above' was \$582 and were it not for an alert accounts department we may well have paid it, so convincing was the format of the bogus invoice. According to the Federal Bureau of Consumer Affairs the practice of sending solicitations disguised as invoices for services which haven't

been requested is not uncommon. They use the term 'telefraud' because one common guise for this sort is a bill to small businesses for inclusion in a fax directory. The hope of the perpetrators is that busy accounts department or business owner won't notice the fine print and will pay what appears to be a legitimate invoice without realising.

Consumer Affairs has been working with the Trade Practices Commission to try to stamp out telefraud, but they've found this to be a difficult task as most of the bogus invoices originate overseas as did the one we received. The best advice for consumers and businesses is to carefully check any invoice or bill you receive before paying. The fake invoices look legitimate and are usually well targeted, so be on your guard. The best way to stamp out this practice is to make it unprofitable for those involved by avoiding their carefully laid traps.



HONDA ON A ROLL

A VEHICLE SAFETY RECALL for certain Honda Civics and Integra's is currently under way. If you own a 1992-93 Civic or 1994 Integra, with automatic transmission, you should check your car against the details set out in *Recalls and bans* on page 47.

What intrigued us at CHOICE was the nature of the problem leading to the recall.

Apparently a pin may slip out of place, so that the transmission shift lever may not match the actual transmission gear position. So, for example, your car might appear to be in park when it was in reverse. In considerably understating the danger of this condition, Honda says, "This could result in unanticipated movement of the vehicle, or the vehicle may not move at all."

In other words, the car could start to roll away or move under power. What if you'd already got out when it started to move?

In responding to our concerns, Honda said, "We would like to point out that this is a precautionary safety recall as no failures have been reported to Honda Australia. The recall was made on the advice of our research and development engineers, who believe that the condition could occur under constant use over the long-term life of

the vehicle. We believe our action in this regard will prevent any problems and protect Honda's hard-won reputation on safety issues.

"We have noted your comment on the make-up of the recall safety advertisement. As you will appreciate, the Federal Office of Road Safety has a code of conduct on such ads and our advertisement was constructed with that code in mind."

We are seeing a number of recall notices which announce their bad news in a low-key way. Sometimes the sting is only found after you've waded through paragraphs of chassis numbers and descriptive blurb.

If there is a safety problem, we consider this should be revealed near the start of the recall notice so as to gain maximum attention. A public notice which takes the softly softly approach can hardly be placing safety paramount.



MAIL MADNESS

Mail: letters, packages etc arriving or sent by post — Macquarie Dictionary.

SOUNDS SIMPLE ENOUGH. But, as two subscribers from Surrey Hills, Victoria, found out, there are times when mail is not mail and that's when it concerns Australia Post and its mail redirection service.

When moving from Adelaide to Melbourne, the couple arranged for mail redirection. When they found out a parcel had been sent to their old address, they decided to extend the period of mail redirection to receive it. But the local post office told them not to bother as mail redirection does not cover parcels. The couple wrote to Australia Post about the parcel in March, and a month later had still not received any news about its whereabouts, let alone received it.

"Our concern is that many consumers would assume, as we did, that a mail redirection would automatically cover any postal article sent to an old address."

We agree with that. If someone arranges redirection of mail of course they want the parcels too.

In fact, although some Australia Post staff members seem to be quite sure its redirection and holding service does not cover parcels, this is not backed by the lengthy terms and conditions a customer must read and sign when applying for redirection.

These terms talk of "articles which may not be redirected or held". No mention of parcels. In fact they refer specifically to parcels in the 'charges' section, and far from excluding parcels, Australia Post states additional postage is due for "further postal carriage of parcels".

So, to set the story straight, the service does cover parcels but Australia Post staff don't seem to realise this — even one at a senior level we spoke to.

If you are arranging a mail redirection, we recommend you make it quite clear you want all your mail redirected — not just letters. Australia Post confirms this is your right and recommends contacting a customer service centre if you run into difficulty. We hope it will make an effort to correct its staff's misconceptions.

CONVERGING ON TELECOMMUNICATIONS

The Commonwealth Government recently announced a review of the telecommunications industry, focusing on:

■ What legislative and regulatory changes are necessary when the existing fixed and mobile carrier licences expire in 1997?

■ The experience of the Telecom/Optus duopoly and the government's policy on open competition in telecommunications.

■ The future of regulation in telecommunications, given that the Hilmer report on competition policy has suggested industry-specific regulation be taken over by a national competition regulator.

■ The need for price regulation and the future scope of the universal service obligation (the commitment under which everyone has the same access to telephone services for the same price).

The outcome of the review will be significant for residential consumers, affecting the affordability of a telephone as well as access to future developments in technology. The Consumers' Telecommunications Network (CTN) is holding a conference in August with the title 'Converging on telecommunications' to consider the implications. Anyone interested is invited to attend.

Date: Tuesday, August 16, 1994.

Place: Rectory, University of Sydney (has wheelchair access).

Cost: \$100; \$40 concessions — includes lunch and teas.

Contact: Trish Benson at CTN on (02) 318 2026; fax (02) 318 2031.



Can you help?

CAR INSURANCE

We are preparing a report on comprehensive car insurance. If you have had a recent experience with making a claim on your car insurance — either good or bad — we'd like to hear from you.

- What happened to your car? (For example, fire, theft, accident.)
- What was the name of your insurance company?
- If your car was written off, did you receive as much money as you expected? If not, what happened?
- Do you think you were treated fairly by your insurer?
- If there was a dispute, what was the problem? How was it resolved?
- Was your claim settled promptly?

Please include your daytime phone number so we can contact you if necessary.

Please write to: **Car insurance**, CHOICE, 57 Carrington Road, Marrickville 2204, to reach us by **September 9, 1994**. Thank you for your help.

APPLIANCE SERVICING

Almost everyone has a repair horror story or two. We're planning an article for an upcoming issue on this traditionally fraught area for consumers and would like to hear from you if you've had a particularly bad — or good — experience getting someone out to your home to fix the fridge, dishwasher or washing machine. It doesn't matter whether it was the official technician of a major manufacturer, your local suburban handyperson or anyone in between, we'd like to hear your stories and your views about how to avoid the expensive pitfalls in this area.

Write to: **Appliance servicing**, CHOICE, 57 Carrington Road, Marrickville 2204, by **August 31, 1994**. Thanks for your help.



DRIVELINES

CRASHING SMALL CARS

The second stage of the New Car Assessment Program has been completed, with 12 small cars hitting the wall. Here we present all the results so far.

ROAD CRASHES cost the Australian community around \$6 billion each year. In an effort to reduce this sum and save lives, the New Car Assessment Program (NCAP) has been spending several millions of dollars crashing new cars under controlled conditions to find out how they react and what level of injury the occupants are likely to sustain. The results of all this metal-mangling provide invaluable information for consumers and will also, hopefully, give car manufacturers food for thought.

NCAP is a joint initiative of transport authorities and motoring organisations across Australia. The first stage of the program involved crash tests on nine large and medium-sized cars, which we reported on in *Drivelines* last August. The second stage looked at 12 small car models plus a Holden Commodore VR Acclaim with an airbag. In the table we give the results from both stages of testing. In both, special crash dummies were used to assess the possible injuries to drivers and passengers in the crashed cars.

Offset barrier crash test

In stage one of the program only a full frontal test was conducted, where the cars were crashed head-on at 56 km/h into a solid barrier which spread the collision forces evenly across the front of the car. In stage two an offset test was also done, in which the cars were crashed into a crushable barrier at a speed of 60 km/h in such a way that 40% of the front of the car (on the driver's side)



A Mazda 121 after an offset crash test: serious head injury is likely for both driver and passenger.

contacted the barrier (see the diagram below).

The full frontal test simulates a full head-on collision, the offset test the type of accident where cars strike each other partially head-on. According to figures from a recent Monash University study, these two types of collision make up about 60% of all crashes causing injury or death.

Weight tells

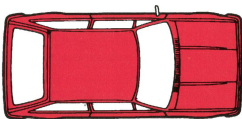
When comparing the results of crash tests it is important to keep in mind the relative weights of the cars. If two cars of a similar weight, both travelling at the same speed, collide head-on, the crash forces tend to be evenly shared by them

and would be the equivalent to each car hitting a rigid barrier — as in the full frontal test. If a heavy car collides with a light car, however, the light car will have to absorb more energy than the heavy one, with the result that the impact will be more severe for the lighter car.

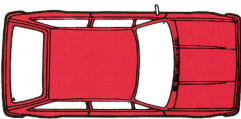
Stage three for NCAP

With stages one and two complete, NCAP is turning its attention away from sedans. Stage three will look at around nine four-wheel drive and 'multi-purpose' vehicles such as Toyota Tarago-style vans. These vehicles will be subjected to both the full frontal and offset crash tests and the results should be out around October this year.

Full frontal crash test



Offset crash test



CAR INJURY RATINGS

THIS TABLE is based on the results of the New Car Assessment Program. The figures were calculated using special test dummies in cars being crashed at a speed of 56 km/h for the full frontal test and 60 km/h for the offset test. The dummies are used to measure movement of and forces acting on the head, chest and legs.

The table is divided into stage one results, which covers medium and large cars, and the recently released stage two results covering small cars. NCAP points out that these results alone do not indicate whether a car is safe or unsafe and shouldn't be used to rank the safety of the models tested. For easier reading, though, we've ordered the cars from best to worst with respect to the head injury result obtained for either the driver or passenger in both the frontal and offset tests.

The figures for the head are calculated on sudden shocks to the head (for instance, hitting the steering wheel) and are called the head injury criterion (HIC). The highest figure (recorded on the driver in the offset test on a Ford Laser) was a result of the steering column moving up, causing the driver's face to hit the steering wheel and dashboard.

Based on overseas results, the figures can vary from test to test by 20% to 30%. But generally an HIC of 1000 means roughly one in six crash victims could have a life-threatening skull fracture or brain damage, and an HIC of over 2000 means nearly all victims could experience life-threatening head injuries resulting in either death or long-term disability.

Head injury criterion figures of 750 or less mean brain damage is unlikely. Figures over 1250 mean brain damage is likely as a result of the impact.

The chest injury figures measure how far the chest was compressed in millimetres. Serious injury is possible if the chest is compressed by more than 50 mm, usually a result of hitting the steering wheel or other fittings in the car. We have shown only the chest injury results for the drivers in the full frontal test, as this was the only area where chest injuries were a concern, with serious injury possible in several of the cars. With the driver and passenger in the offset tests and the passengers in the full frontal test, there were no chest results which were likely to cause serious injury.

The forces on the legs of the dummies were measured during the crashes, but for clarity and because leg injuries are rarely fatal we have not included the results in the table. The only serious risk occurred in the offset tests, where driver leg injury was likely in the Ford Laser, Mitsubishi Lancer and Nissan Pulsar.

Airbags

Four of the cars tested included a driver's-side airbag. While the airbags prevented the driver's head from colliding with the steering wheel in all cases, only in the Volvo was serious head injury unlikely. For the Holden Commodore VR Acclaim, Hyundai Lantra and Honda Civic VEi, head injury for the driver was still possible despite the protection of the airbag, though without it the head injury may well have been significantly greater.

Though the driver of the Hyundai Lantra was protected by the airbag, the passenger's head collided with the dashboard, causing a high-range HIC of 2030 in the full frontal test. This shows that a driver's airbag does not negate the need for careful design in other areas if all occupants are to be protected.

Make and model (year)	Kerb weight (kg)	FULL FRONTAL TEST			OFFSET TEST	
		Driver's head (HIC)	Passenger's head (HIC)	Driver's chest (mm compressed)	Driver's head (HIC)	Passenger's head (HIC)
SMALL CARS						
SUBARU Impreza (1993)	1045	1110	890	47	860	360
HONDA Civic VEI with driver airbag (1993)	1043	1160	1170	41	850	920
HOLDEN Barina (1993)	795	1000	1150	54	1210	800
MITSUBISHI Lancer (1993)	1055	1280	1240	51	1180	790
HYUNDAI Excel (1993)	947	1320	860	36	1200	710
DAIHATSU Charade (1993)	845	1000	1260	50	1410	1330
HONDA Civic GL (1993)	1013	1460	1100	52	620	470
TOYOTA Corolla (1993)	1110	1500	1220	54	1020	390
MAZDA 121 (1993)	825	1530	1070	34	1570	1280
HYUNDAI Lantra with driver airbag (1993)	1202	960	2030	57	910	840
NISSAN Pulsar (1993)	1095	1460	1530	52	2160	810
FORD Laser (1993)	1020	1900	1790	42	3230	1300
MEDIUM AND LARGE CARS						
VOLVO 940 GL with driver airbag (1992)	1347	490	600	48		
MAZDA 626 LX (1992)	1180	1160	930	49		
HOLDEN Commodore VR Acclaim with driver airbag (1993)	1330	1170	1115	41		
TOYOTA Camry Executive (1992)	1300	1090	1240	41		
FORD Falcon EB Series 2 GLI (1992)	1469	1340	780	54		
HONDA Accord (1992)	1294	1500	1330	51		
MITSUBISHI Magna TR Executive (1992)	1354	1140	1580	51		
NISSAN Pintara PR Executive (1992)	1130	1750	890	44		
SUBARU Liberty LX (1992)	1175	1360	1810	54		
HOLDEN Commodore VP Executive (1992)	1301	1690	2410	52		

serious injury unlikely

serious injury possible

serious injury likely

- serious injury unlikely
- serious injury possible
- serious injury likely

Fathoming food facts

Nutrition theory seems to change constantly — who should you believe? How should you assess new information? We look at the reasons behind changing messages and give you tips on assessing them.



**FIBRE-
RICH**

BAKED NOT FRIED

LOW CHOLESTEROL

**ADDED
DIETARY FIBRE**

- ✓ Made with real fruit
- ✓ Source of dietary fibre
- ✓ High in complex carbohydrates

**✓ LOW FAT
✓ REDUCED
SALT
✓ LOW
CHOLESTEROL**

**NO CHOLESTEROL
NO LACTOSE
LOW SALT**

- HIGH ENERGY CEREAL
- RICH IN IRON, VITAMINS A, C, B2 AND NIACIN
- HIGH IN PROTEIN

**97% FAT
FREE**
Less than 300 calories
Low Cholesterol

**High in Fibre
Low in Fat**

- ♦ High in soluble fibre
- ♦ Low in salt
- ♦ High in complex carbohydrates

**CALCIUM
ENRICHED**

IN THE WOODY ALLEN FILM, *Sleeper*, a dazed character who's reorientating himself after 200 years of being cryogenically frozen in foil, is dismayed as his new-found companions enthuse over one of the health foods of the time: hot fudge sauce. The character — who ran a health food restaurant called The Happy Carrot — is told all that nonsense about 'natural' foods being good for you was disproved years ago.

The story is preposterous — but it does strike a familiar chord with many of us who feel bombarded with conflicting advice about what to eat. So why do nutrition messages change? Why is it OK to eat eggs one year but not the next? Can we trust what we're told now?

We choose the foods we eat for deeply entrenched reasons of culture, tradition, habit, convenience, taste and availability. As we've furthered our understanding of the link between diet and health, we've sought to change our eating habits according to information from public health authorities, doctors, scientists, the media and the people selling us food, especially branded products.

Different disseminators of information may have different agendas: newspapers want to sell more copies, manufacturers want you to buy their product, a scientist may be after publicity, and so on. The reasons why messages seem to change are varied.

Not set in stone

Just as theories about an ancient civilisation might change after a major archaeological discovery, so information about nutrition must adapt to the findings of new research. Science is not set in stone, nor is nutrition. Research may disprove original hypotheses, resulting in a turnaround in advice or a totally new idea, or it may add to an already existing idea, adapting it slightly or refining.

Sometimes the original argument was flawed — scientists may, for example, have been measuring the wrong phe-

nomenon: the research equivalent of barking up the wrong tree. For instance, some scientists now might look back to when low-carbohydrate diets were promoted for slimming and think the researchers should have been looking at body fat rather than weight loss, as some weight might have been shed in the form of water rather than fat.

The context of food messages changes. For instance, protein was in short supply in post-war years — hence an emphasis on eating protein in the years that followed.

Wrong interpretation

Messages are sometimes incorrectly interpreted, requiring new emphasis to correct them. With all the encouragement to lower fat intake in adults, community nutritionists are seeing some undernourished children whose overzealous parents have put them too on a low-fat diet — which is quite inappropriate for small children. Some targets of these nutritionists' messages may feel they're hearing a reversal of the 'eat less fat' message, when in fact the aim is to rebalance their children's eating habits.

Sometimes a newspaper story seems to carry a new food message when in fact, if you read beyond the headline, you'll realise it's only a new slant on an old idea.

The food industry is not above spending millions on a public relations or advertising campaign to correct what it sees as a slur on its product. According to *Business Review Weekly*, CSR, Australia's main producer of sugar, spent \$32.5 million on an eight-year campaign based on the phrase, "Sugar, a natural part of life". Sugar sales went up by an estimated \$250 million in the process. Infighting — such as between competing products like butter and margarine — might also result in nutrition messages being aired on the radio or television or in the press.

As we said in CHOICE in 1974:
"If you have been following the but-

ter versus margarine war in the daily press, you have probably been confused by such exaggerated, and often contradictory, claims regarding the danger of various spreads. It is important to realise that the controversy is political as well as medical.

"Most interests which are pushing a particular point of view stand to benefit financially if they can successfully lobby governments to support their position."

A major change in the past few decades has been the increasing interest in nutrition by ordinary people. But the messages have become increasingly complex, and for some, the added interest leads to an obsession with and even a fear of food.

What to take on board

So how can you deal with new information about food? How should you decide whether to alter your own eating habits?

■ Understand that the nature of the game is change — or, as Professor Mark Wahlqvist, Head of Medicine at Monash University, says, "An enlightened society lives with uncertainty. You have to make your best judgment and not believe things are black and white."

■ Avoid extremes. As a community nutritionist we spoke to said, "Moderation is a boring word of advice but an extremely valid one." Develop a healthy scepticism for recommendations that you totally avoid any particular food or eat excessive amounts of one. The same goes for recommendations to grab for the pill bottle. As nutritionist Rosemary Stanton says, "The genuine messages are never so dramatic as the shonky ones."

■ Ask yourself if the information adds weight to an existing story or creates a new theory altogether. Following researchers' advice to eat more starchy food is a good idea for several reasons, whether or not more recent research on 'resistant starch' stands up to further scrutiny (see *Our daily bread* overleaf).

Sectors of the food industry may focus on a theory and blow it out of proportion. For instance, many people working in the nutrition field express concern over the current debate about antioxidant vitamins. The pressure is on from industry to package these vitamins and sell them as supplements or add them to foods as 'fortification', but there are hundreds of antioxidants and other nutrients in fruit and vegetables — it doesn't make sense to isolate just a few and promote them. It makes a lot more sense to eat more fruit and vegetables — for a variety of reasons including fibre content and possible benefits of antioxidant vitamins.

New ideas take years to gain credibility. Before they are accepted by the wider scientific community they need to be backed by a body of research by different people.

■ Be aware of vested interests. Fellow researchers may have the expertise to scrutinise study design and isolate a flaw in a nutrition argument. This is beyond the ability of ordinary consumers. But you can question the reasons behind information — whether in advertising, on packaging or from industry spokespeople. Ask yourself, "Is this person/company trying to make a buck out of me?" If the answer's yes — proceed with due caution.

■ Is the source a credible one? In the end, it's up to you who you believe, but as a rule of thumb community health organisations and dietitians who've built a solid reputation are more likely to be reliable information sources than a food manufacturer with a product and a message to sell, or a visiting researcher you've never heard of before. The more people and organisations pushing a message, the more believable it is likely to be. If a doctor, dietitian, health department and food manufacturer are giving you the same message, it has a lot more credibility than the doctor alone.

■ Even when reliable sources are pushing a general concept, don't just take part of it and kid yourself you're doing your body a favour. For instance, a major nutrition message, valid for many people, is

to cut back on total fat intake and eat more fruit and vegetables. But with the debate over saturated/polyunsaturated/monounsaturated/polyunsaturated with antioxidants it's not difficult to get lost in the detail and be more concerned about *which* fat rather than how much — and to take antioxidant supplements rather than fruit and vegetables, which have so many more nutrients to offer.

Put it in context

A lesson the food experts have learnt is that it's important to look at the wider picture: for instance, not just what food but how is it cooked? What is the rest of your diet? Remember too, your health depends on numerous factors, of which your diet is just one — exercise, environment, stress and genes all count.

Today's underlying messages are really quite simple: eat more bread and cereals and starchy foods like rice and pasta; cut down on fat and eat more fruit and vegetables. And women in particular need to watch their iron and calcium intakes. For the full story see CHOICE, September 1993, *Getting the most from your vitamins and minerals*, and *Healthy eating: a balancing act*, May 1994.

We will constantly hear new theories about food, and health authorities, nutritionists and the like will advise you based on the latest accepted knowledge. Maybe *Sleeper's* 'health food' diet of hot fudge sauce will one day be promoted — but it's certainly not looking that way!

VARIETY: FROM CLICHE TO FACT

'EAT A VARIETY OF FOODS' is a nutritional cliché which found its way into national dietary guidelines. As well as hedging your bets in avoiding food deficiencies, the advice also lowers the risk of nutrient toxicity as you're less likely to eat a large amount of any toxic substance.

The inclusion of the variety message into dietary guidelines was "largely presumptive", according to Professor Mark Wahlqvist, Head of Medicine at Monash University. But the advice has withstood closer scientific scrutiny:

■ In a series of studies in Australia, increased variety was linked to healthier arteries and better blood glucose profiles.

■ In other research, measures of wellbeing were found to increase with food variety. This work also showed people who were more active socially tended to eat a more varied diet.

■ A study in the US showed a higher food diversity score was linked to greater life expectancy.

As Professor Wahlqvist says, "Ten years ago there was no good scientific data about food variety, now it's firming up as it's becoming amenable to scientific analysis."

The bottom line: Eating a variety of foods is a cornerstone of good eating. Variety means a range of food types — for instance, a balanced choice of those in the five food groups of breads and cereals; fruit and vegetables; meat and meat alternatives; bread and other cereals; butter and margarine. It also means choosing different foods within groups. For instance, it's good to alternate between meat, fish and beans for protein, and to pick a variety again within those categories.



OUR DAILY BREAD

BREAD IS STILL RECOVERING from the bad press it got in the 1960s when low-carbohydrate diets were the way to go when slimming. Take the following example from the very first issue of CHOICE, April 1960:

"Carbohydrate remains as the best food component to reduce. One of the many advantages of carbohydrate restriction is that it is not too difficult to learn to eat less bread, pastries, cakes, potatoes, sugar and sweets... It is difficult to eat excessive amounts of protein, and especially of fat. Thus, carbohydrate-free foods like fish, meat, eggs, cheese, butter and green vegetables may be eaten without restriction."

This then was the era of slimming breads, starch-reduced rolls and starch-reduced potato crisps — or to be more precise, crisps marketed as starch-free or starch-reduced; CHOICE tested them and found there was no such thing as starch-free crisps. For the record, starch is one of the many forms of carbohydrate, and one type of what is often referred to as 'complex carbohydrate'.

In 1965, we printed a 'reducing diet' which recommended, per day: *"bread — one thin slice of wholemeal bread"*.

The emphasis now for slimming is on cutting back on sugar, alcohol and especially fat — and to eat plenty of bread, rice and pasta. It's not uncommon for a slimmer to be advised to eat at least four slices of bread a day: the exact opposite of much of the advice from the '60s.

Although some nutritionists we spoke to in researching this story said they weren't recommending people cut back on bread to slim back then, the idea was a popular one, and not just in the media. Perhaps the image bread and other starchy foods have is explained by ideas expressed in this excerpt from a report from the League of Nations published in the '30s:

"Special emphasis is laid by modern teaching on the great importance of 'protective' foods — that is, foods rich in the elements necessary to prevent the incidence of... specific maladies... These protective foods consist mainly of products of dairy farming and of the market garden, and include meat, milk, eggs, cheese, vegetables, fruit and potatoes... Energy-bearing foods, such as cereals, vegetables, fats and sugar are recommended for supplementary use so as to make up the calorie requirements of a complete diet."

Thus food was classified into 'protective' which was seen as giving vitamins, minerals and protein, and the other type, which was seen as merely an energy source. This might explain why in some people's eyes it was the first to go when wanting to restrict food intake and was seen as an extra, not essential, food:

"You can let yourself go and eat as much meat or fish, eggs or cheese as you like. And as much green vegetables. And, strange though it may seem, as much butter and margarine as you like."

"It is those foods which you use for 'topping up' that you have to keep your eye on. Sugar, and the foods containing sugar; bread and other starchy foods." — Slim for Health Recipes from the UK's BBC, 1959.

But the more we've learnt about carbohydrates, the more emphasis has been placed on them as an essential part of a healthy diet and not as mere blocks of energy. Though little known before, by 1983 fibre was a household name, and CHOICE had changed its tune about bread:

"Its fibre content actually makes bread a sensible inclusion in a planned slimming diet."

Research from the last decade is emphasising the importance of what's called resistant starch. Starch is one of many types of carbohydrate — sugar and some types of fibre are other examples. Most starch is readily digested well before it reaches the colon, one of the last sections of the digestive tract. But a small proportion of starch survives our digestive processes and can be found in the colon. A number of researchers believe increased levels of this resistant starch may help guard against cancer of the colon and diverticular disease (a condition of the large intestine, also associated with insufficient dietary fibre).

A complicating factor is the increase of resistant starch in cooled, rather than hot, food — this is because the physical characteristics of starch are altered when it's heated, and also when it's cooled. But whatever starchy food you eat, some of it will be resistant starch.

And as for bread or other carbohydrate foods' role in slimming, more recent studies show carbohydrate is converted to body fat at a much less efficient rate than fat you eat — another reason for would-be slimmers to avoid fatty foods and favour starchy ones.

The bottom line: Numerous experts and organisations have been telling us to eat more bread, rice and pasta for many years. This makes sense on a number of fronts. Eating more of these foods tends to reduce the amount of fat intake from other foods and increase the fibre intake. The newer theories about resistant starch may prove to represent another reason. Starchy foods include potatoes, bananas, rice, legumes and pasta as well as bread.



FATS AND OILS: A STORY OF REFINEMENT

CHOICE'S FIRST STORY on margarine versus butter was in March 1963: "It's purely a matter of taste," we said. The cholesterol story we now all know so well was in its beginnings. Blood cholesterol was thought to be lowered by polyunsaturated fat and maintained by saturated fats. Particularly in the USA, margarines were available with a high content of polyunsaturated fatty acids, and we said, "Much 'scare' publicity regarding heart disease has been developed in advertising these products. Australian margarine, however, is very similar to butter in constituting a rather poor source of polyunsaturated fats." So we concluded: "Nutritionally there is little to choose between Australian butter and Australian margarine."

A year later, the story had changed. Our May 1964 headline ran, "Fat, heart disease and the new margarine". The new margarine — one was called 'Miracle, super polyunsaturated, all-vegetable table margarine' — followed reports recommending cutting back on saturated fats. Although we gave advice to readers about cutting saturated fat drastically to reduce cholesterol levels, we concluded:

"The substitution of polyunsaturated for much of the saturated fat in the food has no evident disadvantage and may prove beneficial. However, there is no reason to lean too heavily on strict dietary measures for the prevention of atherosclerosis, as at present there is no certainty of the effectiveness of any dietary changes."

A decade later, in 1974, the butter versus margarine war was still raging, fuelled by ideas of polyunsaturated fats causing cancer as well as saturated fats like those in butter being the sure road to a heart attack. A new fatty term had entered the language: monounsaturated fats, which at the time we said "exert little influence" on blood cholesterol levels. The evidence for polyunsaturated fats lowering blood cholesterol had firmed up and we recommended if you were worried about this to switch to polyunsaturated margarine and cut back on total fat.

In 1982 we summarised then current knowledge and levels of acceptance:

"Among health authorities in Western countries who have made recommendations, the order of recommendations goes like this:

1. Reduce total energy intake (all agree).
2. Reduce total fat intake (all agree).
3. Reduce saturated fat intake (most agree).
4. Increase the proportion of polyunsaturated fat (some agree)."

During the '80s monounsaturated fats came in for some

attention when the cholesterol issue became complicated by the discovery of two different types of blood cholesterol: one type carried in high-density lipoproteins — HDL (a lipoprotein is a protein which combines with fat molecules to transport them round the body) — and another in low-density lipoprotein — LDL. Far from cholesterol being the villain through and through, HDL was seen as the goodie, while LDL kept its baddie profile. Monounsaturated fats lowered bad cholesterol and raised the good stuff, while polyunsaturated fats lowered LDL but when eaten in larger quantities also lowered HDL.

The next instalment came in the form of trans fats — a type of fat formed when vegetable oils are hydrogenated to become firmer for inclusion in better-spreading margarines. Polyunsaturated vegetable oils were used because they seemed a healthier option than saturated ones. But research is now implying trans fats act like saturated fats.

Does this bring us back to CHOICE's first forays into the margarine versus butter debate — that margarine and butter are not much different nutritionally? It depends on the margarine — margarines ain't margarines any more. So although for some margarines, the answer is yes, others, particularly the newer ones made with monounsaturated fats, may be a better option.

Research is now isolating which fatty acids are responsible for raising blood cholesterol, and studying the effects of antioxidants in oils.

If you're confused, think on this quote from a *Consumer Reports* (our US sister publication) story of 1960. The more things change, the more they stay the same?

"Consumer confusion on fats and heart disease, however, springs from no simple conflict of commercial interests with the scientific facts of life. The researchers themselves aren't sure just where their work is leading, and some are more ready than others to act on the unproved implications of what still must be considered the early stages of research. No wonder the general public is unsure of itself."

The bottom line: Cutting back on total fat is a good idea for a number of health reasons, and it's important to do that as well as consider the type of fat. In terms of coronary heart disease, current evidence favours monounsaturated fats (as found in olive oil and canola oil) over saturated fats. Cut back by reducing fatty foods like cream, cakes, chocolates and fried foods (many of these are, incidentally, high in saturated fats anyway), and choose lower-fat methods of cooking like grilling or steaming.

THE BABY-MOVING BUSINESS

Umbrella strollers are inexpensive, light and compact, but we have some doubts about their safety and durability.

DO YOU REMEMBER old-fashioned prams? They were built like tanks, designed to be bassinets on wheels and big and sturdy enough to hang a large shopping basket or even a toddler seat from the handlebar. They certainly weren't designed for busy, modern parents who want a stroller they can get in and out of the car boot or carry on and off public transport with ease. Perhaps that explains why the market for big, old-fashioned 'nanny' prams is shrinking while that for inexpensive, compact umbrella strollers is experiencing the greatest growth in sales of all stroller types.

Umbrella strollers get their name from the fact that when they're folded, they have a long, narrow shape which resembles a folded umbrella. This design is supposed to make the strollers easy to unfold, fold and carry. It also means they take up very little space when folded — in the boot of a small car, for instance.

There are two types of umbrella stroller available in Australia at the moment. The first is the upright version, which has a fabric seat that can't be adjusted. They can be purchased for less than \$80 but they're only suitable for a child old enough to support its own head.

The second version is the **layback** umbrella, which ranges in price from \$80 to \$350. These strollers generally have a seat back which can be reclined to a number of positions ranging from virtually upright to near horizontal. For this test we purchased layback umbrella strollers which were available in a majority of states and priced under \$200.

The layback feature probably leads some parents to believe the strollers can accommodate newborn babies through to three or four-year-old children. If this were true, it would mean parents could avoid buying a more expensive pramette/three-in-one stroller for newborn and small babies that can't sit up or support their own heads. Pramettes are larger and heavier than umbrella strollers and are priced between \$100 and \$500.

Are layback umbrella strollers really safe and durable substitutes for pramettes? Are they suitable for babies under six months of age? Or are consumers sacrificing safety and durability when they buy compact and convenient umbrella strollers?

HOW SAFE ARE THEY?

We found the layback umbrella strollers in our test to be unsuitable for newborn babies and believe they shouldn't be used until the baby is at least six months old. The strollers did not have safe barriers at the top of their seats. When the seat is reclined and the stroller is tipped back, a small baby could slip out of the back of the stroller. One baby has died in Australia as a result of fall-

ing from a layback umbrella stroller in this way.

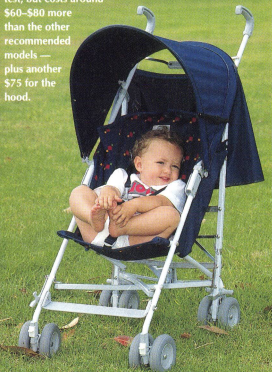
The distributor of the **MOTHER'S CHOICE** strollers in our test says it recently altered the design of its models to include a barrier behind the child's head when the seat is reclined. Until the design of all layback umbrellas is modified in this way, we believe it should be mandatory for them to carry a sticker and a notice in their written instructions warning that they are not suitable for children under six months. The **MACLAREN Tourer** was the only model in this test to carry such a sticker.

Child accident experts say most injuries are caused by the child falling out of the stroller. The fall usually results from the child not being properly restrained because the stroller either doesn't have a full safety harness with shoulder straps or the parent has not used the harness.

Safety harnesses with shoulder straps are a requirement of the voluntary Australian Standard which currently covers strollers. The harness straps can be adjusted to fit the child snugly, making it more difficult from them to climb out or fall out of the stroller. Despite this requirement, three of the models tested didn't have harnesses with shoulder straps (see the table on page 17). Another one didn't comply with the Standard because the distance between the shoulder straps was too wide, which could allow a small or active child to slip out of the shoulder harnesses. All strollers had only one anchor point for the shoulder straps, which means they could not be adjusted up or down for big or small children.

We also looked at the stability of the strollers with a bag hung over their handles. Distributors warn users against this practice but it is typical and realistic usage with umbrella strollers, which usually don't have a shopping basket or pouch attached. Strollers can overbalance in an unguarded moment when the handles are loaded up with bags, especially if the stroller is on a hill or the child is moving around. A recent study in the *Medical Journal of Australia* drew attention to this area of stroller safety and called for changes in stroller design. Stability can be a problem with some stroll-

The MacLaren Tourer was the highest scorer in our test, but costs around \$60-\$80 more than the other recommended models — plus another \$75 for the hood.



Our trialists on course: they took the strollers over concrete, carpet, bitumen, grass and loose gravel, and up and down kerbs, hills and a short flight of stairs.



ers, particularly with small, light babies. We recommend manufacturers amend the design of their umbrella strollers to incorporate a shopping basket or pouch. Several distributors report that they are having such changes made to their products.

All but one stroller tested, the CEN-TURY Ultima, had secondary safety locks, which are supposed to be a back-up if the primary lock fails or is accidentally bumped and the stroller starts to fold up.

The safety instructions and warnings included on the strollers varied in quality. Such warnings should be in a prominent position on the stroller and should be easy to read. The warnings on the two MOTHER'S CHOICE strollers, whilst

complying with the standard, were so small and badly positioned that they were effectively useless. Those on the MACLAREN were difficult to find because they were obscured by the hood.

Currently there is no legislation on stroller safety in Australia — the only control on safety is the non-mandatory Standard mentioned above. At the time of writing, the Federal Bureau of Consumer Affairs was conducting its own independent tests of stroller safety and durability to measure compliance with the current Australian Standard. The Bureau's objective was to initiate a review of the Standard, with the hope that it could introduce legislation to make compliance with the Standard mandatory. CHOICE supports the Bureau's push for

legislation to enforce the Standard; the accidents and injuries caused to children by strollers would be preventable if stroller design was improved.

HOW LONG WILL THEY LAST?

Our research shows the average shopper for a stroller defines a durable stroller as one that will outlast two children and then be in good enough condition to sell. The CHOICE Consumer Information Service regularly receives complaints about the poor durability of strollers. Examples of problems that subscribers have had with durability are brakes either not working or locking up all the time, swivel wheels that don't swivel, fraying of safety restraints, layback hinges breaking and footrests breaking.

FOR PEOPLE WITH DISABILITIES

AN OCCUPATIONAL THERAPIST from the Independent Living Centre evaluated the strollers to identify the features that would be most suitable for a disabled child or a stroller user with disabilities.

The strollers were generally considered quite difficult to unfold and fold. For instance, to fold most of the models in this test, you first have to push up the metal framework at the back with your left foot, then press down on a secondary lock at the side of the stroller with your right foot while beginning to fold the stroller forward, then pull up a bar between the two handles with your hand. The three steps may present a problem for people with back problems or poor balance.

The mechanism for adjusting the seat should be easy to access. In general, foot-operated features, including safety locks

and wheel swivel locks, are preferable to those that require users to bend over and use their hands. The stroller should also be lightweight.

For children with disabilities, the stroller should have padded side supports, including armrests and head wings to assist balance. A legrest with two positions can provide additional support in the high position. A full five-point harness (with shoulder straps) is essential to restrain a child with disabilities.

None of the strollers tested was found to be ideal for either the disabled child or the disabled user, which suggests they shouldn't buy this type of cheap umbrella stroller. Each user will need to consider their own individual needs or those of their child and select a stroller or pramette with the most suitable features.

The problems uncovered by our durability testing ranged from mildly annoying to downright unacceptable. For example, by the end of the user trial (approximately six hours' use) the hood on the PEG PEREGO Colibri had come loose on one side, the FOLDAWAY E-Z Go's flimsy wire hood frame was twisted and a press-stud cap on the CENTURY Ultima had pulled off, leaving a sharp edge.

By the time they'd also been through the static and dynamic durability tests in our laboratory, wheel bearing wear was apparent on all strollers, especially the VALCO, which steered so poorly it was difficult to use. The level of damage sustained during our durability testing by the CENTURY Ultima and FOLDAWAY E-Z Go was so great that the two strollers had been rendered unusable.

Consumers expecting to use any of these strollers for more than one child and get some money back at the end would be rather disappointed by these results.

HOW EASY ARE THEY TO USE?

None of the strollers tested stood out as being a 'dream' to use in our user trial. However, the VALCO scored particularly poorly in it. Trialists favoured the strollers which were lightweight, easy to fold and unfold, which had full safety harnesses with shoulder straps, swivel wheel locks which could be applied and released with the foot and with brake levers that did not get stuck on steps. See *My favourite things* on page 16 for more information about the trialists' particular likes and dislikes.

CONCLUSIONS

Safety, durability and ease of use are the three factors you need to consider when buying a new stroller. Umbrella strollers, whether they are upright or layback, are essentially convenience products. In comparison to other types of stroller, they are light, compact, easy to fold and unfold. However, don't expect them to last a lifetime. Our test results show that distributors need to scrutinise the durability and safety features of the strollers they import.

WHAT TO BUY

MACLAREN Tourer (without hood)	\$179
BABYCO Aspley	\$100
MOTHER'S CHOICE Holiday	\$115
STEELCRAFT Arcade	\$110
MOTHER'S CHOICE Kent	\$119

Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1994.

MODEL CHANGES AND SIMILARITIES

Because of the strong secondhand market for strollers, we've reported on the models we tested even when they're due to change soon.

- The **MOTHER'S CHOICE** Kent in this test is very similar to the **BABYWORLD** Richmond, except that the **BABYWORLD** model has extra padding — we believe their performance would be comparable. Both **MOTHER'S CHOICE** models in this test were modified recently — according to the distributor they now have a safety barrier at the top of the seat to prevent a baby falling out when the stroller is tipped. Additionally, they now have a shopping basket.
- The **BABYCO** Aspley is being replaced with the **Aspley 2**, which has a larger hood with side flaps for better sun protection, a rear window, and different front wheel swivel mechanism, wheels and tyres.
- The rear suspension springs of the **STEELCRAFT** Voyager, which failed during testing, have been changed. This model will soon be replaced by the **STEELCRAFT** Boulevard which, according to Britax, will have a bigger aluminium frame, new springs and moulding, a different bumper bar and adjustable leg rests. The **STEELCRAFT** Festival was excluded because our trial meant we had to limit numbers, and we decided to restrict our testing to no more than two models from any one brand.
- The **VALCO** is due to be updated, according to its distributor, Valiant industries. The new model will have a new harness, a mesh basket under the seat and different suspension.
- The **JANE** Runner and the **MACLAREN** E-Type were released too late to be included in this test.

OFF THE ROAD, OFF THE MARKET

The **CENTURY** Ultima and **FOLDAWAY** E-Z Go can't be recommended because they didn't survive our durability tests. The enamelled steel frame of both strollers broke in exactly the same place: on each a crossbar under the seat snapped. Such damage would definitely take the strollers 'off the road'. Neither could be used in this condition because the crossbar gives essential support to the frame and seat by keeping the stroller fully unfolded. Unless you have a metalworker in the family, you would have to send them back to the distributor, Foldaway Industries, to be repaired — an exercise that could be quite time-consuming.

These two models didn't have a full safety harness with shoulder straps or additional harness anchor points to make it possible to add shoulder straps to the existing harness. When shopping for the strollers, we couldn't find a **CENTURY** with a five-point harness but the distributor assured us later that they are available.

The **CENTURY** Ultima was the only model in this test which didn't have wheel swivel locks. The absence of this feature made the stroller very difficult to steer on bumpy surfaces (such as gravel and grass).

The voluntary Australian Standard for strollers requires them to have two main safety devices which should lock the stroller when it is unfolded so that it doesn't accidentally fold in on the child. The **CENTURY** failed to comply with this safety requirement because it had only one safety lock.

Since we've completed our tests, Foldaway Industries has stopped importing both of the above models. However, at the time of writing, they were still available in some shops. The strong secondhand market in baby products means these unsatisfactory models could be available to consumers for some time. They are models worth avoiding, whether you're shopping in the new or secondhand market.



If this crossbar snapped while you were crossing a busy road you'd have your hands full coping: don't buy these two models (see left).



MACLAREN TOURER



BABYCO ASPLEY



MOTHER'S CHOICE HOLIDAY

PROFILES

The recommended strollers are listed in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1994. Anything lower is a bargain.

MACLAREN TOURER

Target price: \$179 plus \$75 for a hood.

Good points

- Only one lever needs to be used to apply both rear brakes — a simple mechanism once you learn how to use it.
- Trialists found it easy to get up and down stairs and to push on smooth surfaces.
- Has a full safety harness with shoulder straps.
- Carry-pouch in hood is convenient for storing purse, baby's bottle, etc.

Bad points

- Hood is an expensive optional extra.
- No bumper bar for child to hold.
- Though ultimately considered better, the brake mechanism is different from other strollers tested and caused trialists some initial confusion.
- No adjustable leg rest.
- Hood and carry-pouch obscure safety locks, making it difficult to unlock stroller, lock it folded and use brakes.

BABYCO ASPLEY

Target price: \$100

Good points

- Has a full safety harness with shoulder straps.
- Trialists found brakes easy to use.
- High handles suitable for tall users.

Bad points

- Trialists thought it was somewhat heavy to lift in and out of a bus rack.
- No padded seat liner.
- No bumper bar for child to hold.

MOTHER'S CHOICE HOLIDAY

Target price: \$115

Good points

- Padded seat liner makes stroller more comfortable for child.
- Removable bumper bar makes it easier to get child in and out of stroller.
- Has a full safety harness with shoulder straps.
- Trialists commented brakes were easy to use and felt secure.
- High handles suitable for tall users.

Bad points

- Trialists found this stroller a bit bumpy to steer on rough surfaces.
- Trialists felt this stroller was a little heavy.

STEELCRAFT ARCADE

Target price: \$110

Good points

- Trialists felt this stroller gave a smooth ride on level surfaces.
- Has a full safety harness with shoulder straps.
- High handles suitable for tall users.

Bad points

- Trialists found that brake levers stuck on steps.
- No bumper bar for child to hold.

MOTHER'S CHOICE KENT

Target price: \$119

Good points

- Has a full safety harness with shoulder straps.
- Trialists found it easy to adjust seat to required position.
- High handles suitable for tall users.

Bad points

- No bumper bar for child to hold.



STEELCRAFT ARCADE



MOTHER'S CHOICE KENT

Strollers

1
2
3

	Brand/model (in rank order)	Manufacturer/ distributor	Target price* (\$)	Origin	Warranty (years)	Weight (kg)	Wheel swivel locks	Bumper bar	Backrest position
	MACLAREN Tourer	C.O. White	179 (A)	UK	not stated	5.7 (D)	✓		3
	BABYCO Aspley	Babyco-Pram City	100	Taiwan	not stated	7.4	✓		6
equal	MOTHER'S CHOICE Holiday	IGC Aust	115	Taiwan	1	7.9	✓	✓ (E)	6
	STEELCRAFT Arcade	Britax Childcare	110	Taiwan	1	7.3	✓		6
	MOTHER'S CHOICE Kent	IGC Aust	119	Taiwan	1	7.7	✓		6
	NOT RECOMMENDED								
	PEG PEREGO Colibri (with hood)	Thebe International	240 (B)	Italy	not stated	5.2	✓		3
	STEELCRAFT Voyager	Britax Childcare	145	Taiwan	1	8.4		✓ (E)	6
	VALCO	Valiant Enterprises	(C)	Taiwan	not stated	7.6	✓		6
equal	CENTURY Ultima	Foldaway Industries	99	China	not stated	6.1			2
	FOLDAWAY E-Z Go	Foldaway Industries	100	Taiwan	not stated	5.6	✓		3

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1994.

(A) Optional hood costs about \$75.

(B) Costs around \$190 without a hood, which can be bought separately for \$50 or so.

(C) The Valco is no longer available in shops, but we've still reported on it because of the strong secondhand market in strollers.

(D) Weight without hood.

(E) Bumper bar is removable.

MY FAVOURITE THINGS

REGULAR STROLLER USERS tend to have strong opinions about the features they do and don't like in such contraptions. That's why we asked experienced users — 10 mothers and their small children (aged between nine months and two years) — to trial the strollers in this test over a course designed to include all the common types of terrain and obstacles they might encounter during everyday use: grass, gravel, concrete, stairs, kerbs, doors, hills, potholes ...

By the end of our user trial, it was clear what pleased and peeved our tireless volunteers about the strollers. Include the following attributes on your wish list when shopping for a new stroller. Manufacturers who care about having satisfied customers should check their products have the following qualities.

■ **A stroller must be light and compact.** The trialists were asked to lift the strollers out of a simulated bus rack with one arm while holding their child in the other — just like they'd have to when travelling on public transport. Each time they completed the user trial circuit, they were asked to fold the stroller and replace it in the bus rack, again using one arm. Even though umbrella strollers are lighter and less bulky than pramettes, trialists commented some strollers were simply "too heavy" to complete this exercise with ease (see profiles). In addition to wheeling strollers around the shop before you decide which one to buy, it's also worth lifting and carrying the folded stroller and your child to ensure it's a suitable weight and size.

■ **Wheel swivel locks are essential.** Most umbrella strollers have a plastic lock or lever on each front wheel. This enables the user to alternate between having the front wheels fixed or swivelling. Fixed wheels make the stroller easier to manoeuvre on uneven ground, whereas wheels which can swivel (turn 360 degrees) make it easier to push on flat, smooth surfaces. The one stroller in this test which didn't have swivel locks (the CENTURY Ultima) was difficult to push on grass and gravel. The trialists also preferred swivel locks which could be applied and released using their feet, instead of having to bend and use the locks with their hands.

■ **Brake levers must be easy to use and must not catch on steps.**

Most umbrella strollers have a plastic lever above each back wheel which must be pressed down to apply the brakes. Some of these levers were so long they caught on steps and kerbs, making it very difficult to get the stroller up or down. These brakes also tended to flick on when the strollers were being taken up steps. Make sure the levers don't protrude if you're looking at strollers with this type of braking system. Some trialists remarked they would prefer a stroller to have a central locking brake system, where you only have to push one switch to turn on both rear brakes. The MACLAREN Tourer has this system, but some trialists initially found it confusing because they were more familiar with using two separate levers.

■ **The child must be safely harnessed in the stroller.** The trialists gave a resounding thumbs up to the strollers which had a full five-point safety harness. They commented that it was simply too easy for toddlers to climb out — or fall out — of strollers which only have a three-point harness — a strap between the legs which is joined to two around the waist. A full harness also has shoulder straps which can be adjusted to fit the child snugly, making it more difficult for him or her to lean forward and topple out, or at least slowing down an older child's escape from the stroller. None of the strollers we tested had the option of lowering the attachment point for the shoulder straps, making adjustment for small babies difficult.

■ **Comfort and convenience can't be ignored.** For the child, this means having a hood which is big and easy to adjust to ensure he or she has maximum protection from the sun. Some umbrella strollers come with flimsy, small hoods. Other manufacturers sell the hood as an optional, and sometimes expensive, extra. Padded seats and a bumper bar to hold onto also add to the child's comfort. For Dad, Mum or the babysitter comfort means having padded, soft handles that don't give you blisters by the end of the day. Trialists also liked the strollers with rear windows which enabled them to keep an eye on junior as they strolled along.

We wish to thank the women and children who took part in our pretty gruelling trial.

	5	6	7	8	9	Brand/model (in rank order)	
Safety restraint with shoulder straps		Durability score (%)	Safety score (%)	User trial score (%)	Overall score (%)		
optional) ✓	80	100	90	90		MACLAREN Tourer	
✓	80	100	70	85		BABYCO Aspley	
✓	80	100	55	80		MOTHER'S CHOICE Holiday	equal
✓	80	100	65	80		STEELCRAFT Arcade	
✓	60	100	65	75		MOTHER'S CHOICE Kent	
						NOT RECOMMENDED	
optional) ✓	40	80	90	70		PEG PEREGO Colibri	
✓	20	100	70	65		STEELCRAFT Voyager	
✓	30	100	30	55		VALCO	
	10	50	55	40		CENTURY Ultima	equal
	10	60	55	40		FOLDAWAY E-Z Go	

1 Wheel swivel locks

These are plastic locks located on each front wheel of the stroller. They enable the user to alternate between having the front wheels fixed in one direction or swivelling (able to turn 360 degrees). See *My favourite things* for more on them.

2 Bumper bar

This padded bar fits across the front of the stroller and gives the child something to hold onto. Detachable bumper bars are preferable as a fixed bar can make it difficult to get the child in or out of the stroller. Bumper bars aren't safety devices and are definitely no substitute for a full safety harness.

3 Backrest positions

The strollers in this test were *layback* umbrella strollers. The seats can be reclined to a number of positions ranging from virtually upright to near horizontal. When they were pushed back to the near-horizontal position, none of the strollers we tested provided a barrier at the back or the sides of the child's head. This could lead to a small, sleeping baby slipping out the back of the stroller when the seat is in this position and the stroller is tilted. It is therefore our conclusion that **none of the layback umbrella strollers in this test is safe for use with babies under six months of age.**

4 Hood

The hood should be big and easy to adjust to ensure the child has maximum protection from the sun. See *My favourite things* for more on hoods.

5 Safety restraint with shoulder straps

The strollers with a tick in this column have a full five-point safety harness — a strap between the legs which is joined to two around

the waist, and two shoulder straps. When the harness is buckled it should look similar to the harness of a modern child car restraint. It's such an important safety feature we decided we couldn't recommend any stroller that didn't have it. See *My favourite things* and *How safe are they?* for more on harnesses.

6 Durability score

The durability score takes into consideration how the strollers performed in the user trial and in static and dynamic durability tests in our laboratories. The trial represents about six hours' use. The static durability test involves loading the strollers with a 50 kg weight for a period of eight hours. For the dynamic durability test the strollers are strapped on a 'rolling road' rig — a conveyor belt with aluminium slats which exposes the stroller to over 50 hours of harsh conditions in an accelerated durability test.

Strollers were scored in accordance with the level of damage sustained during these three levels of testing. In order to gain a score of 100% for durability, a stroller would have no damage or wear by the end of our user trial and laboratory testing. Points were deducted for minor wear — for example, in the wheel bearings. Strollers with significant but repairable damage scored less again. Strollers with structural failures which rendered them unusable were given the lowest scores.

7 Safety score

Our safety scores are based on using the stroller for babies over six months of age.

The design and construction of the strollers were examined to ensure they comply with the safety criteria set out in the voluntary Australian Standard (AS/NZS 2088-1993). To be considered safe, a stroller must have a secondary safety lock to ensure it won't fold in

on the child if the primary lock is accidentally released. It must have a full safety harness with shoulder straps, and those shoulder straps must be spaced in accordance with the Australian Standard. The brakes were tested to ensure they comply with the Standard and would hold the loaded stroller facing up or down a hill. Strollers were also checked for hazardous sharp edges, points and projections, and we also measured the stability of each stroller with a bag hung over its handles.

8 User trial score

The user trial was conducted to gather information about the performance of the strollers in actual use. The course included an initial set-up phase in which trialists were required to remove the stroller from a simulated bus rack, then unfold and adjust it to fit their child. The course covered approximately 350 metres and included carpet, concrete, bitumen, grassed and loose gravel surfaces, high and low kerbs, hills and a flight of five stairs. Trialists had to complete an assessment sheet for each stroller at checkpoints along the course and at the conclusion of each circuit. They were also debriefed at the end of each day.

The user trial score reflects the trialists' assessments of ease of use and ease of movement, including how easy the strollers were to fold and unfold, carry, use on steps, and steer on rough and smooth surfaces.

9 Overall score

Durability, safety and the user trial were equally weighted to reach the overall scores. If a stroller didn't have a five-point safety harness and/or scored less than 50% in any of the three categories, it's not recommended.

Last year the Insurance and Superannuation Commission told the life insurance industry to start giving customers the facts about its products: all the facts, in clear, easy-to-understand language. We discovered many of the life companies haven't managed this unfamiliar task very well at all — and the ISC's guidelines are badly wanting.

Could you disclose that again, please?

OUR SURVEY

We wrote to all major life insurance companies, asking them to send examples of their current brochures for 'whole of life' insurance and personal superannuation products. We then scrutinised a random sample of the brochures to assess them for clear disclosure of fees, etc, and failures to comply with the ISC guidelines.

The time that went into examining them and extracting the supposedly 'clearly disclosed' information was of the order of hundreds rather than tens of hours. It was done by people with financial and insurance expertise as well as 'lay' readers. This in itself speaks volumes about how effective the ISC rules have been in giving us brochures ordinary insurance consumers can realistically use to compare these products for themselves.

IF YOU'RE CONFUSED by the range and complexity of insurance and superannuation products on the market today, or baffled by the brochures which are meant to explain them, don't worry — you're not alone.

The products sold by life insurance companies are complicated and getting more so. Superannuation plans frequently include insurance cover. Life insurance policies commonly contain investment components.

The Insurance and Superannuation Commission (ISC) has circulated a set of "disclosure requirements for all policies including an investment element" to all life insurance companies. These are supposed to help consumers find their way through the jungle of financial jargon, formulas and fee structures that make it so difficult to see clearly what the real costs and benefits of these products are and to compare one to another. 'Circular 304' is a set of rules for companies to follow in preparing their customer information brochures from January 1, 1994.

In this article we examine how well the new customer information brochures conform with the ISC's rules and the

adequacy of the rules themselves. Note that we make no comment on the policies, only the offer documents used to promote and sell them. It may well be that some of the 'best and fairest' products available happen to come with lousy brochures, or vice versa.

We looked at the new brochures for a range of super and 'whole of life' products. The one feature they all share is the offer of an investment component: you can put money in, the life companies invest it and somewhere down the track you collect it along with its earnings — assuming there are any. With some products, some of what you pay for is the life insurance component, so any collecting is likely to be done by your next of kin unless you outlast the policy or terminate it early.

Insurance, superannuation and commissions

"Commission 4.14 The brochure shall contain a full, accurate and readily comprehensible description of the commission payable as a result of a sale of the product described in the brochure."

— Circular 304

One of the most important elements

Confusing product descriptions, new titles for old (but somewhat discredited) types of insurance, incomprehensible explanations of fees and charges and irrelevant names ... just some of the problems we found in these and other life insurance brochures.



of the new rules for consumers is their requirement, for the first time, that brochures must state clearly how much commission is paid to the agent who sells the policy. This is the real breakthrough. Circular 304 represents for consumers. Who pays the agent? Well, you do. The important questions are: how much and when?

While consumer advocates have long called for this information to be made available, the insurance industry has fought tooth and nail to avoid it. Some life insurance agents have a rather sorry history of selling unsuitable policies to people who can't afford them or which contain unfairly punitive terms that could mean the purchasers end up losing out badly. The life companies have traditionally been able to reward their agents with high (and very secret) commissions.

Terminating many policies within the first couple of years can mean you actually lose money. Why? Because large chunks of the early premiums go on fees, charges and into the pocket of the salesperson. Why would people agree to such contracts? Because they don't understand what they're buying and they receive bad 'advice' from commission-driven agents who are in reality salespeople but who

Terminating many policies within the first couple of years can mean you actually lose money. Why would people agree to such contracts? Because they don't understand what they're buying.

frequently present themselves as 'investment consultants' or 'advisers'.

What the life company gets for the commission paid to an agent is a sale. What the consumer — who pays for it, after all — gets is the agent's 'service'. We find it hard to believe that you can rely on getting independent advice from someone with a direct financial incentive to sell you particular products. The regulations should actively prevent life companies and agents from pretending that

is what agents offer in return for their commissions.

What's required?

Circular 304 is a long, complicated and still less than comprehensive document. It seems to require a great deal, but in fact falls a long way short of providing the sort of protection for consumers we would like to see. So what does it do?

First and foremost the new rules require all brochures to contain, right up the front, a summary of the policy's 'key features'. These must include, in plain English:

- A description of what the product is.
- Obligations on the customer regarding payment of premiums and penalties that apply for non-payment.
- Details of all fees, charges and commissions paid to the agent who sells it.
- Clear warnings that the policy might return less than the amount of premiums paid if it is terminated early.

While the rules are very precise about what information must be included, they tend to be vague about its presentation. Attached to the circular is an example for the companies to follow, but its preamble says the ISC doesn't intend to prescribe

the actual content of the brochures, only give a guide. "Companies need not use exactly the same words..." it says. Or type size or format or presentation or emphasis. In many cases they do better not to.

SUNCORP, for instance, has elected to print in bold type on the first page the required warning that its whole of life policy is intended as a long-term proposition and "may" return less than the premiums paid if you cancel it "in the early years". This is an important piece of information. People whose circumstances change so they can no longer afford to maintain the premiums — if they lose their jobs, for example — in the first decade after buying such policies could lose money on the whole deal; probably just when they can least afford to.

SUNCORP and others such as PRUDENTIAL and MLC — which has its cautionary note in a separate box, with an unequivocal "will return less" — deserve credit for giving this warning the prominence it warrants. There is certainly no requirement to do so by the ISC. In fact, the weaker "may return less" wording is theirs.

One example of a brochure where this point is all but buried in the text is that for AMERICAN INTERNATIONAL ASSURANCE's Life Security policy. It contains a bland statement that the surrender value "may be lower than the premiums paid in the first 10 years". In fact, according to its own illustration, after 10 years the return appears to be only a little over half of the premiums paid! Regulatory guidelines that were half serious about alerting consumers to pitfalls would surely require such information to be emphasised. We suggest a wording like "will return less" would be more accurate and useful to consumers in such instances.

TOWER LIFE's Personal Passport brochure has no such statement at all. In fairness it should be noted that because of the way fee and commission payments have been spread out over the policy's duration, this product — or at least the superannuation element of it — appears to provide termination values very close to the premiums paid in, almost from the start. Nonetheless, in omitting the warning the brochure clearly breaches the ISC guidelines, though it is not alone there. The interesting question is what will be done about brochures that do so. So far, the answer is nothing much.

How much is that in 'real' dollars?

Another cause for concern is the ISC's policy illustration — a table showing premiums paid, total charges, surrender

value and commissions paid at various points during the term of the policy. One of the most important things to know about such tables is what the figures mean in 'real' dollars: how much will that impressive payout figure in 30 years really be worth, and what will the total premiums add up to, in today's dollars? The ISC example does specify a statement clarifying what the final termination value given in the table would be in current dollars, but it hides this vital information as the third in a series of footnotes to the table.

While it's good that this information is now in the brochures, it is still too difficult to find. Its importance would be far more graphically demonstrated by

The fate of the "total charges from start of policy" column . . . represents an opportunity for the ISC to demonstrate whether it has any genuine intent to give consumers the protection and information they need or whether it is open to persuasion from the powerful industry lobby to a degree that calls into question its role as a useful regulator.

inserting these 'real' dollar values in a separate column in the table itself. In most cases they show that what you really get back after many years is not nearly as attractive as it seems at first glance. It is often close to the amount you put in, and commonly a small fraction of the unadjusted payout figure appearing in the table — not what you might call a stunning investment over a period like 30 years. It's hardly surprising that the companies choose not to give such information great prominence, especially when the ISC treats it as a footnote.

PRUDENTIAL's Wealth Portfolio brochure is an illustrative example. To its great credit it has placed the 'real dollar'

information immediately above its illustration table. And it's not flattering information. Your money just manages to keep pace with inflation.

AMP's Mobile Super brochure includes a separate table showing the "current purchasing power" of its illustration figures. This is a much more noticeable and meaningful format that puts this information where it belongs: on clear display. It shows quite candidly that, with previously mentioned assumptions, 'real' contributions of \$120 000 over 20 years will net 'real' returns of either \$122 363 or \$110 618, depending on the level of security you choose. It is also spaciouly and professionally laid out, with colour headings and 'reader friendly' design. Other companies have also done a good job in this area, including TOWER, LEGAL & GENERAL, ZURICH and PRUDENTIAL, though that's not to say they're without other problems.

Among the worst examples of presentation would have to be GIO's Personal Super brochure. It features page after page of dense black text without a trace of colour and barely any white space to break up the monotony. In fact, it is so uninviting to read you might wonder whether its creators want you to. For instance, one of the things you will read toward the end of the first page, if you can get that far, is that GIO will charge you, aside from its other fees and charges, 18% per annum — and you thought credit card interest was steep — on any amount your account is in debit. This can happen if you switch between its various types of investment unit, attracting a further "brokerage charge".

Yes, but how much do you charge?

The ISC model table shows values at one, two, three, five, 10, 20 and 35 years. The different companies please themselves whether they follow this example, so if you compare various brochures you will see maximum values given at 40, 30, 25 and even 10 years. All the figures vary from table to table because they are based on different levels of premium and types of policyholder, so while they give some idea of the "effects of fees", you can't directly compare one policy with another. FAI's superannuation plan brochure is one of the few to have included a "total charges from start of policy" column in its table.

This is extremely important information for comparing these products — exactly what consumers need. It was to have been mandatory for all brochures from July 1, but this has been put on hold

due to lobbying from the industry. At the time of writing there were three possible fates for this column in the tables: it may be required for all brochures from October 1 instead of July, its format may be modified or it may be dropped altogether. This represents an opportunity for the ISC to demonstrate whether it intends to give consumers the protection and information they need or whether it is open to persuasion from the powerful industry lobby to a degree that calls into question its role as a useful regulator. We await the result with interest.

None of the above-mentioned divergence and confusion serves the cause of informed choice. It might be expected that a regulatory body like the ISC would precisely specify the format of such tables, what information must be in them, how it appears and what it means. One of the chief aims of regulating these documents must surely be to end up with brochures that are closely comparable to each other so that customers can decide what to buy on the merits of the products. This would reduce their dependence on the 'advice' of agents with a financial interest in pushing particular products by enabling people to shop around for themselves. But for this to be meaningful, the ISC must require the life companies to use standard illustrations based on the same person — say, a 35-year-old female non-smoker — paying the same premiums, with termination values, fees and commissions shown at the same number of years. The present Rafferty's rules make comparison of the products impossible.

What is this?

Nature of product 4.8. *Because of the potentially complex range of policies available it is essential that a full, accurate and readily comprehensible description of the nature of the product is provided.* — Circular 304.

Essential it may be, but many of the brochures we looked at failed dismally to do so. Is this compliance?

OCEANIC LIFE's brochure talks on page one about the Oceanic Savings Plan which it thenceforth refers to as OSP. Your OSP is a life insurance policy," it says. Then why does the big type on the front cover say, "Oceanic Savings and Superannuation Plans"? Press on to page six and it all becomes clear — as mud. Here begins the description of the Oceanic Superannuation Plan, otherwise known as O.S.P. The three full stops naturally clear up any lingering confusion. And what is it? "Your O.S.P. is a life insurance policy" — surely you've got that straight by now. Two products in



Zurich's personal super plans: slightly different packaging of essentially the same product in order to sell it to different people. The version with the lowest premiums has the highest 'front end' commissions.

Can it be that certain products such as 'whole of life' insurance have acquired such reputations that the life companies, rather than ditch them, have resorted to renaming them?

one brochure, both of which are described as insurance policies but called something else. Since the ISC requires the descriptions of these products' 'key features' to begin on page one of their brochures, OCEANIC's O.S.P. (the one with the dots), with its key features beginning on page six, may be in breach. (Though, somewhat paradoxically, the guidelines do require a separate 'key features' section for each different product in the one brochure.)

OCEANIC has no monopoly on this kind of identity crisis. One of NATIONAL MUTUAL's brochures is for a Lifestyle Protection Plan. What's that?

It's not an ad for condoms but three different types of insurance policy in one bundle: what used to be called 'whole of life' (pays at death or 95 years), 'endowment' (death or specified maturity date) and 'savings' (pays on maturity only; premiums are repaid plus interest — and minus fees — if you die before that). We say "used to be called" because even though the brochure makes use of these well known terms in its product descriptions, it actually calls the policies by other, newly coined names. Can it be that certain products such as 'whole of life' insurance have acquired such reputations that the life companies, rather than ditch them, have resorted to renaming them? If a product is a 'whole of life' policy, why doesn't the ISC require it to be called that?

The ZURICH company has no less than three different personal superannuation plans on the market. They are known as the Special Series One, Series Two and Series Four plans and their customer information brochures seem almost identical at first glance. They are based on different levels of contributions and time frames, but the question of whether that makes them different products is a source of confusion at best. The fees are higher and the "high fee period" longer in the Series Two plan, but the reason is far from apparent.

Close scrutiny reveals the Series Two as the one with the lowest minimum premium: that is, the one marketed to low income earners. It also has the highest 'front end' commission structure, which means the agent's dollars are extracted early — of particular concern for such low income earners since they might find the premiums harder to spare and 'surrender' early in the piece. This is really alternative packaging of similar products in order to sell it to different people.

LEGAL & GENERAL has called its product an Umbrella Investment Plan, though, no, you won't get any shares in an umbrella factory. It has provision for a 'savings plan' and a 'retirement savings plan' (that's right, super), though both come with optional life insurance. TOWER LIFE isn't in the umbrella business; it sells passports. Its Personal Passport Investment has nothing to do with overseas travel. It's a mixed bag, very similar to LEGAL & GENERAL's, though its brochure makes this much clearer and its different elements are described and illustrated in parallel, so you can at least see what's what.

MERCANTILE MUTUAL gets the last word on what its product is. It is called Future Plans. The product description says it is a "regular premium life insurance policy", though the product illustration is of a policy without any "Optional Protection". What's that? Death, serious illness and total and permanent disability cover. So, it's a life insurance policy in which the life insurance is an optional extra. The slogan for MERCANTILE MUTUAL's product range just about says it all: "Draw your own conclusions".

In the interests of clarity and "readily comprehensible descriptions", the ISC should direct life companies to produce a separate brochure for each product they offer. They should also be made to call a spade a spade so people know they are being sold, say, a 'whole of life' insurance policy, not a contraceptive, umbrella or passport.

Fees and effects

"Fees and charges 4.13 (c) The fees and charges are to distinguish: (i) Those payable as initial or establishment charges. (ii) All continuing and management or other charges. (iii) All early termination charges.

"(e) The explanation of concepts such as 'foundation units', 'initial units' or similar devices must be detailed and clear enough so that the policyholder can reasonably be expected to comprehend them..." — Circular 304

A foundation unit by any other name ... could be anything. To pick ZURICH as an example, its super plans feature two different accounts: the 'Establishment Account' and the 'Accelerator Account'. In its Series Two, everything paid in the first two years goes into the Establishment Account, where it is subject to steep charges. For instance, if you decrease your contributions any time during the 'Funding Period' your Estab-

All fees, charges and commissions should be fully disclosed in these brochures, in cold, hard dollars and cents. Moves to have them expressed as percentages or in other obscure ways should be rejected.

lishment Account is hit with an 'Early Termination Charge' (ETC), though you haven't necessarily terminated anything.

Another section of the Series Two brochure proclaims that there are no such fees on your Accelerator Account but reveals the ETC on your Establishment Account (which in fairness should be called the Handbrake Account — you get nowhere while it operates) is 100% of its contents in year one and 84% in year two, decreasing thereafter. It's not only your first two years' contributions that are subject to these fees, but also the first two years' worth of any increase in your contributions — so if your friendly local insurance agent popped in every couple of years and persuaded you to increase your premiums against an increasingly rainy day, you could find yourself in Establishment Account country forever.

But the real lesson in the ZURICH crown is the Funding Period itself. It's not at all clear in the brochure what is meant by this, except that it's the time for which you are "contractually obligated" to pay regular premiums — after that you can please yourself. We learned from ZURICH — but not its brochure — that the Funding Periods illustrated (15, 20 and 30 years for Series One, Four and Two respectively) are in fact the maximums for each plan. And what are the minimums? The brochures don't say and

they really ought to because with this product a shorter Funding Period is definitely better. If the plan continues just the same once it's over and only these years are subject to all sorts of nasty obligations and exit fees, why would anyone choose a longer one than they had to?

Why indeed? Keen brochure readers can discover right back on page 16 (this is presumably not a 'key feature') that the agent's commission paid in year one is a percentage of the premium multiplied by... guess what? The Funding Period. Sign on for 30 years and your agent's base commission in year one is double what it is if you opt for 15. With an incentive like that, it's hard to see "your ZURICH adviser" advising you to keep it down. None of this is clear in the brochure. Even though the illustration dutifully discloses commission paid, it gives no clue that you can dramatically reduce it in this way. This is not our idea of full and frank disclosure.

Again, ZURICH is by no means alone in this kind of obscurity. AUSTRALIAN EAGLE LIFE's three 'different' super plans have very nearly identical brochures. Yet the commissions illustrated vary wildly.

The ISC rules unequivocally require clear and detailed explanations that you, the (potential) policyholder can "reasonably be expected to comprehend". All this terminology and complexity is another way of saying that the money you pay in the first two years is going to be subject to such high charges, commissions or exit fees that you'll get little or nothing back if you pull out. Devices like 'establishment accounts' or 'foundation units' are just that: complex and baffling mechanisms for hiding steep fees and exit penalties. The wording of the ISC's rule, cited above, virtually acknowledges that. Rather than requiring the companies to clearly explain these devices — which is impossible since they are so intrinsically complicated — it would greatly benefit consumers if the ISC acted to get rid of them. We would also like to see devices like exit fees similarly abolished.

Interestingly, ZURICH is ahead of us here. It has a new product 'coming soon' that has no funding periods, contractual obligations or exit fees. Customers found them difficult to understand, we were told. If ZURICH knows that, why does the ISC appear not to?

Please explain

In the course of examining the life companies' new brochures for this article, two were found to have sufficiently glaring failures to prompt us to write both to the companies and the ISC, drawing their

attention to what seemed to us to be clear breaches of the disclosure requirements.

The responses we got are interesting and enlightening in themselves. The COMMONWEALTH LIFE Personal Superannuation brochure, we were told, was exempt from some requirements of Circular 304 until July 1 because it is not, in fact, a 'regular-premium product' but technically a 'repeat single-premium product' (see *Could you repeat that?* below).

We stand corrected. We also stand by the points we made about this brochure. The product itself is flexible: it can be used as a regular-premium product. In fact, it is promoted as such in the brochure. All its illustrations are based on regular contributions and it offers regular employer and direct bank debit contributions.

The real point is the ISC rules should ensure consumers get clear information about these products and COMMONWEALTH LIFE's brochure fails to meet some of the key requirements. Its 'illustration' table is virtually incomprehensible and the notes that are supposed to clarify it don't even appear on the same page.

These illustrations are not intended to show potential investment performance, but to disclose the effect of fees on projected benefits, yet they cannot be used to calculate what those fees are. The same can be said for all the tables that don't include the 'total charges to date' column mentioned previously. Why require disclosure of something as woolly and difficult to discern as the "effect of fees" but not simply what the fees are?

All fees, charges and commissions should be fully disclosed in these brochures, in cold, hard dollars and cents. Moves to have them expressed as percentages or in other obscure ways should be rejected. They can be seen as rear-

guard actions by an industry that has struggled hard against having to disclose to its customers the facts they need to make informed decisions about its products and the motivation of the people who sell them.

The fact that this product was technically exempt from the illustration requirements until July 1 only adds to the confusion. The brochure exposes inadequacies in the rules themselves more than

For information contained in tables and illustrations to be meaningful — and importantly, comparable — the ISC rules should specify a uniform format for the whole industry to use.

any problems COMMONWEALTH LIFE might be having with proper disclosure. For information contained in tables and illustrations to be meaningful — and importantly, comparable — the ISC rules should specify a uniform format for the whole industry to use. Then consumers might stand a chance not only of understanding what the fees and projected benefits are, but of being able to compare them fairly to those offered by other products.

Is that clear?

The other brochure that caught our attention was that for FAI's Personal Super-

annuation Plan. The ISC rules say the brochures must give "full, accurate and readily comprehensible" information, particularly about "all fees and charges". FAI's attempt at this in the explanation of its exit fees would be funny to anyone who wasn't personally liable to pay them.

■ **Question:** If I decide I no longer want this policy, how much will I be stung for getting out of it?

Answer: 17.3. An exit fee is payable if: a withdrawal is made (Clause 15); or annuity payments commence (Clause 11.1); before the account balance equals the target account balance explained in Clause 17.4. In determining the account balance for the purposes of this Clause, that part of the account balance derived from additional contributions made during the 5 years before annuity payments commence, or the withdrawal is made, is excluded. The exit fee applicable to that part of the account balance derived from additional contributions is explained in Clause 17.6.

"17.4 The first target account balance is shown in the Schedule, [which you don't even see until after you buy the policy!] but a separate target account balance is calculated for each increase in regular contributions and is added to the first target account balance. The target account balance for increases in regular contributions is calculated by applying this formula: $(t + 1) \times 2.5 \times RC$, where t is the number of years between the member's age next birthday when regular contributions increase and age 60 (or such lesser number as we may apply) but not exceeding 20 years, and RC is the annualised increase in regular contributions reduced by the cost of insured benefits if applicable.

"17.5. The exit fee is calculated by applying this formula: $\text{Account Balance} \times (T + 1) \times 0.02375 \times [1 - (\text{Account Balance} / \text{Target Account Balance})]$. 'Account Balance' is the account balance less that part of the account balance derived from additional contributions; and T is the money weighted average number of years between the member's age next birthday after: (a) the policy commencement date in respect of the regular contributions when the policy began; and (b) the date each increase in regular contributions (if any) occurred in respect of each increase in regular contributions; and age 60 (or such lesser number as we apply) but not exceeding 20 years."

There is more, but you get the picture.

The ISC's response to our concern about this was to agree that the above explanation "may not be 'readily com-

COULD YOU REPEAT THAT?

THE NEW ISC rules took effect on January 1 this year for all 'regular', 'single' and 'repeat single'-premium products, though the sections relating to policy illustrations and disclosure of agents' commissions have only applied to the latter two from July 1.

So what are they anyway?

■ A 'regular-premium' product is one where you pay in each week, month or even year to a long-term policy. Most ordinary life insurance products fit this description.

■ A 'single-premium' product is just that. You pay a single sum, once only, and it is invested according to the various terms of the policy until it matures and you collect it some years later. An example is an insurance bond.

■ A 'repeat single-premium' product is a bit of both. You can pay in once, twice or regularly but are under no obligation to continue doing so. Unlike with regular-premium policies. An appropriately confusing example of a repeat single-premium product brochure is COMMONWEALTH LIFE's Personal Superannuation plan, discussed elsewhere (see *Please explain*, left).

prehensible' to some consumers" but generally to stick up for the brochure on other grounds. "Some consumers", indeed. The managing director of FATLIFE, for one, conceded to us that there could be a variety of interpretations, even among experts, as to the meaning of a phrase like "money weighted average number of years", for instance. But this document is not intended for a readership of industry experts. It is meant to give clear, understandable information to ordinary consumers.

More amazingly, the Commission's response expressed the view that consumers were free to accept this explanation or "take their business elsewhere" and said it was not ISC policy to make the companies structure fees so they are easy to understand. It said complex products could not be explained simply and any direction from the ISC to reduce this complexity may be an impediment to "market forces" (apparently the real regulator of this industry) shaping the best products for consumers.

This seems to us to make something of a mockery of the ISC's own require-

Apparently if the method of [fee] calculation is so complicated that no one can understand it, that's OK, as long as it's all there. If this is the ISC's idea of disclosure, it isn't one likely to be helpful to the vast majority of consumers.

ment of "full, accurate and readily comprehensible" disclosure of fees. Apparently if the method of their calculation is so complicated that no one can understand it, that's OK, as long as it's all there. If this is the ISC's idea of disclosure, it isn't one likely to be helpful to the vast

majority of consumers. If this is an example of a brochure that complies with the new rules, those rules are sorrowfully inadequate.

Market forces have had many decades in which to shape life insurance products into items that benefit consumers. The ISC is only now regulating precisely because those forces have failed to protect thousands of people, many on low incomes, losing a great deal of money on ill-advised investments in this kind of product. Reluctance to impede the market seems a strange governing principle for such a government 'watch-dog'.

In any case, as the Trade Practices Commission has noted, allowing the life companies to get away with such obfuscation really impedes the free functioning of competition. Its 1992 report on this industry pointed out that without "accurate, objective and comprehensible information" consumers have no way of comparing the merits of different products and "both consumer choices and market competition [are] impaired". That's what we think too. □

COULD DO BETTER...

ALL IN ALL, the ISC guidelines for these offer documents as expressed in Circular 304 show every sign of having been thrown together in a hurry. This is unfortunate because the products these brochures describe are increasingly complex and consumers need much better information about them if they are to make an informed choice. Many of them represent poor investments with severely punitive charges for policyholders who try to opt out — whether because they can no longer afford the premiums or because they happen to receive some decent financial advice.

A Trade Practices Commission inquiry in 1992 reported that life companies expected over half of the savings products sold to be terminated before they reached break-even point for the consumer. It said, "... much of the industry operates on the expectation that at least one half of its customers ... are likely to lose in real terms... One in four consumers are expected to discontinue in years two, three or four, which typically would involve the highest losses."

Many of the people who sign up for these products are middle and low income earners and few lay people could be expected to possess the financial sophistication and knowledge to fully understand the policies' implications unless they are explained very clearly and honestly.

Rules to enforce such clarity and honesty must extend to much more than a suggested form of words. Crucial elements such as agents' commissions, charges and exit fees need to be not only included but properly explained, with due emphasis on their consequences for that huge proportion of purchasers whom the industry apparently expects to fall victim to them. The ISC should force companies to withdraw and reprint brochures that breach the rules. It has that power but so far there is little indication that it intends to exercise this muscle. The ISC does not check the brochures for compliance before they go out to the public.

On the mixed results to date, some companies have made a reasonable attempt to conform to the new disclosure rules, even going further than the ISC has so far required of them. That is to their credit. Others have done no such thing. No surprises there. The question is, what will the ISC do about it?

ASKING THE USERS

AS A RESULT of lobbying by the Consumers' Association, the ISC has decided to undertake consumer testing to find the best disclosure format. The research will compare the effectiveness of existing formats with simpler formats, and different ways of explaining policy features.

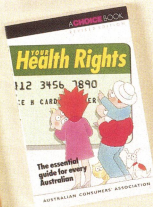
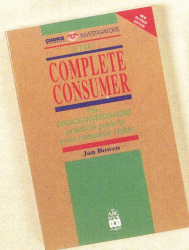
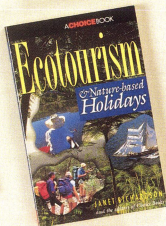
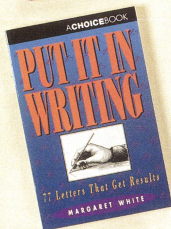
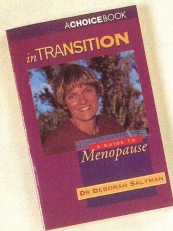
Although this means some delay to rule changes, this scientific approach should lead to documents which are *proved* to be understandable. At the moment, insurance experts make guesses about what complete novices might understand, and the result is often gobbledygook. The ISC is to be congratulated for taking a more professional approach to consumer needs.

In the UK, the regulator surveyed hundreds of consumers to find the best ways to present information. The outcome was an easy-to-read format which 96% of consumers would read and at least 80% understood. Not ideal, but far better than current Australian documents are likely to rate.

The ISC had originally planned to revise the disclosure rules to take effect from July 1994. The revision was then deferred to October. The research will mean the rule changes will now not occur until early 1995.

CONSUMER BOOKSHELF

CHOICE BOOKS



IN TRANSITION

A Guide to Menopause

In Transition covers many of the topics surrounding menopause in an easily understood, non-patronising way. Topics include: your relationship with your doctor; what is HRT and can it help you; the female reproductive system; examinations and tests; osteoporosis; cancer; heart disease; incontinence and prolapse; and conventional and alternative strategies for dealing with problems.

\$17 paperback 184 pp

Code: IT

FACEFACTS

A Guide to Cosmetics, Skin and Hair Care

Beauty choices for the discerning cosmetics purchaser. *Facefacts* guides you through the thickets of advertising claims and distinguishes the hype from the hard facts, explaining phrases like 'hypoallergenic', 'comedogenic' and 'natural'. It looks at many issues including testing on animals, how the sun damages your skin, and how best to protect it.

\$18 paperback 240 pp

Code: FF

PUT IT IN WRITING

77 Letters That Get Results

We all know an effectively worded letter can get results. But quite often we give up before we start, because we don't know how to write the letter. This book contains 77 well-considered, cool and authoritative letters, written by a lawyer, which can be adapted to suit your situation, and which are designed to get the responses you want. It also contains practical advice about your rights.

\$16 paperback 168 pp

Code: PIW

ECOTOURISM & NATURE-BASED HOLIDAYS

An insight into a new sort of holiday — ecotourism. Enjoy your surroundings while learning about them, and without creating havoc in the Australian environment. This guide gives you information about tour operators, resorts and other attractions.

\$17 paperback 224 pp

Code: ENBH

THE COMPLETE CONSUMER (second edition)

If you've ever been ripped off — or thought you were — this new edition of *The Complete Consumer* will tell you what your rights are when buying goods and services.

\$20 paperback 224 pp

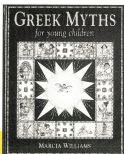
Code: CC

YOUR HEALTH RIGHTS

To help you in your encounters with the medical system, this comprehensive guide gives detailed and up-to-date information on topics such as consent to and confidentiality of treatment, access to medical records, which treatments are covered by Medicare, care of the aged and how to make a complaint.

\$15 paperback 230 pp

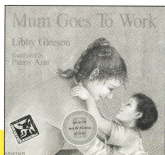
Code: YHR



GREEK MYTHS

Classical Greek myths are some of the most wonderful stories ever told. This book accurately presents these myths in comic-style, full-colour illustrations. It beckons even the most reluctant young readers to take a look. For ages 6-10.

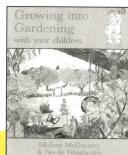
\$22 hardcover 36 pp Code: GMYR



MUM GOES TO WORK

The story of 10 children's day at a day-care centre and what their mothers are doing during that day. This delightful picture book is the perfect book for a young child who goes to day care or who is soon to go.

\$10 paperback 32 pp Code: MGTW



GROWING INTO GARDENING

Gardening is a relaxing pastime that can last a lifetime. Parents can use this book with younger children while older children can enjoy it by themselves. It includes fundamental advice about selecting and looking after plants, landscaping, and creating a balanced ecosystem in the garden.

\$20 paperback 152 pp Code: GIG

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\$3.00 for one book plus \$1.20 for each extra book ordered. Some books may have to be sent separately to keep postage costs down. This is due to Australia Post's vagaries, not ours. Please allow 3 to 4 weeks for delivery.

We process the vast majority of orders the day we receive them, but sometimes stock replenishment means a delay while we await delivery, so please bear with us. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

MONEY BACK GUARANTEE

If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.



STUCK FOR WORDS

What to say to someone who is grieving

When someone dies you never know what to say to those left behind. *Stuck For Words* is a practical guide to grief that explains why people need to grieve and how to help those grieving, and includes exercises and case histories.

\$15 paperback 136 pp **Code: SFW**



THE REVERSE GARBAGE GARDEN

Using OPG — Other People's Garbage — Sandra Clayton has been able to create a successful and plentiful garden. She shares her experience in: planning and designing gardens, mulches and composts, propagation, vegetables and fruits, sowing times, and pests and problems.

\$20 paperback 158 pp Code: RGG

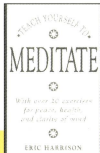


EARTHWORMS IN AUSTRALIA

This book explains how earthworms can recycle our organic waste and produce nutrient-rich castings to improve your gardens and compost. It also offers practical guidance on earthworm farming.

\$15 paperback 110 pp

Code: EIA



TEACH YOURSELF TO MEDITATE

This is an easy-to-follow guide to meditation, which can help you overcome the stresses of everyday life.

\$17 paperback 162 pp

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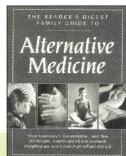


COPING WITH THE FAMILY

Divided into three age groups (birth-6, 7-12, 13-18), this book looks at the most common problems facing Australian families in the nineties. It includes professional advice plus some children's own thoughts on the matter. Written by well-known child and family psychologist Dr John Irvine, this book is not only helpful but enjoyable to read.

\$17 paperback 274 pp

Code: CWF7

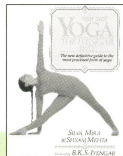


THE READER'S DIGEST FAMILY GUIDE TO ALTERNATIVE MEDICINE

A wide-ranging encyclopaedic guide to symptoms of ill-health and alternative treatments. Each entry gives an 'orthodox' view as well as what alternative therapists might say. Illustrated with colour photographs and line drawings.

\$57 hardcover 400 pp

Code: RDAM



YOGA THE IYENGAR WAY

Iyengar is one of the most popular forms of yoga and this book features over 100 key poses. They are demonstrated using clear step-by-step photographs and include advice on ways of practising to attain the correct position. All poses are graded for competency.

\$25 paperback 192 pp

Code: YITIW



NEW ADDITIVE CODEBREAKER

We are returning this useful food additive guide to the Consumer Bookshelf. It explains the approved food additives, their acceptable daily intake levels and their potential problems.

\$17 paperback 202 pp

Code: NACB



HOW TO STAY SANE IN YOUR BABY'S FIRST YEAR

A good basic guide covering all the important issues new parents are likely to face in the first 12 months.

\$17 paperback 264 pp

Code: SSBY

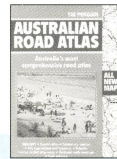


GOING OVERSEAS

Practical advice for the first-time and the well-seasoned traveller. A quick guide to what you need to know including: cheap air tickets, money, passports, visas, budget accommodation, and shopping and working overseas.

\$11 paperback 96 pp

Code: GO



THE PENGUIN AUSTRALIAN ROAD ATLAS

A comprehensive Australia-wide road guide. Includes 129 maps, including capital city maps, regional maps, and approach and bypass routes to each state capital.

\$20 paperback 162 pp

Code: PARA



GREEN PAGE

WHITEGOODS CAN BE GREEN ... AND ROUND

WHAT DOES A MANUFACTURER in the former East Germany have to do to succeed on the competitive European market? Combine innovative design with ecologically sound technology and come up with a product consumers want to buy. Whitegoods manufacturer Foron will start production later this year of a round fridge which is completely free of ozone-depleting or greenhouse gases, low in energy consumption and made from recyclable materials. Foron's round fridge comes in a freestanding version (as pictured) or can be fitted into a corner unit or under a work bench. It operates on the 'lazy Susan' principle.

In March 1993, Foron had already made headlines when it introduced the world's first fridge with no CFCs, HFCs or HCFCs (all damaging to the environment in some way — see opposite for details). It was the so-called 'eco-fridge', or

'Greenfreeze' as it's referred to by Greenpeace, which co-operated with Foron on the design. The Greenfreeze initially used a propane/isobutane blend as refrigerant; it's now cooled with isobutane only. Propane and butane are hydrocarbons, which have no known damaging environmental effects. Foron has now eliminated any gases that are known to deplete the ozone layer or contribute to the greenhouse effect in its whole range of fridges and freezers. But as with any other German refrigerator, Foron's products aren't available here — their design is unsuitable for the Australian climate.

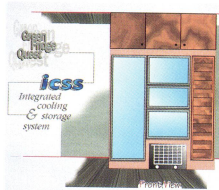
Many other German refrigerator manufacturers have also decided to switch to hydrocarbons by the end of this year, despite their initial opposition to the new technology. "They thought it was ridiculous to have a hydrocarbon fridge — hydrocarbons are explosive!" says Liz Smith from Greenpeace. "But these safety concerns have been overcome. The fridge only uses a small amount of hydrocarbon — so even if it did leak out, there wouldn't be a severe problem." Equipped with special safety features, the Greenfreeze fridge has passed German safety standards, has won various environmental prizes and received a good rating from the German consumer organisation.

Other green options

If it comes to designing or researching new technologies for an environment-friendly fridge, there's no lack of innovative ideas. Late last year, a number of researchers and professionals in the field presented their proposals at the Green Fridge Quest, organised by the Australian Conservation Foundation and attended by one of our staff members.

One of the participants, industrial designer Christian Tietz from Argo Design Co-op in Sydney, believes the solution to a green fridge lies in the design rather than in the product. His Integrated Cooling and Storage System (ICSS) is a completely new concept of what a fridge can be. It:

- Is designed to last as long as the house or flat it's built in. You're not supposed



The ICSS — a new concept for fridges: it's built into the kitchen.

to take it with you every time you move; instead it's made from concrete bricks, which provide high insulation, and it's built as part of the kitchen.

- Has a number of drawers for freezing and cooling food, rather than one large compartment which wastes a lot of cold air when opened. It also has a storage compartment in which food that doesn't need refrigeration can be stored at a constant temperature.

- Has a 'warm chamber', run on the generated heat that's usually wasted behind a traditional fridge. It can be used for drying or warming all sorts of things: clothing, towels or breadmaking dough, for example.

- Runs on solar power and uses propane/butane as coolant.

Mr Tietz is currently discussing his design with CSR Hebel. "During the design stage, their engineering department was both excited and supportive of the concept," he says.

Another proposal introduced at the Quest is also close to production. The Hydrocool system functions without ozone-depleting, greenhouse or hydrocarbon gases. It's a thermoelectric-based refrigeration system, suitable for solar power or mains electricity, and uses water as the heat-transfer medium. Hydrocool joint venture manager Graeme Attey says it's very energy-efficient and cost-competitive. The design is currently being tested and if successful can be expected on the market in 1995.



Innovative design: a round fridge that operates on the 'lazy Susan' principle; and ecologically sound technology — no ozone-damaging or greenhouse gases used for the refrigerant or insulation.

TOWARDS CLEANER COOLING SYSTEMS

THE OZONE LAYER protects the earth's surface from potentially harmful ultraviolet (UVB) radiation from sunlight. With growing damage to it, the health and environmental effects on all living organisms worldwide are increasing. Chlorofluorocarbons (CFCs) are one of the main causes of the depletion of the ozone layer; they're also greenhouse gases, which contribute significantly to global warming (the greenhouse effect).

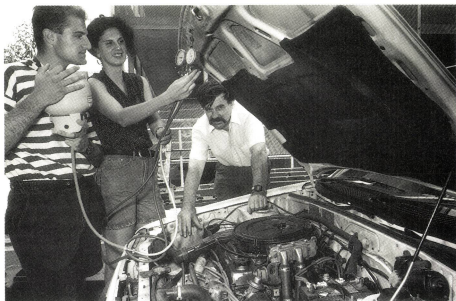
Getting rid of CFCs — in refrigerators ...

In the late 1980s, many nations agreed under the international treaty for ozone protection (the Montreal Protocol on Substances that Deplete the Ozone Layer) to phase out CFCs during the 1990s. They have traditionally been used in air conditioners and in refrigeration systems as coolants and in the manufacture of foam for insulation. From the fifteenth of this month, however, they'll be banned as coolants in all new fridges made in or imported into Australia, and from December 31 for use in refrigerator insulation as well.

Since the CFC discussion began years ago, some whitegoods manufacturers have substituted hydrochlorofluorocarbons (HCFCs) or hydrofluorocarbons (HFCs) for them. HCFCs also contribute to the greenhouse effect, but have a lower ozone-depleting potential than CFCs. In Australia, their use will be capped from 1996 onwards and progressively reduced until they'll be completely phased out by 2030. HFCs are ozone-safe, but because they also contribute to global warming, they're likely to be earmarked for future control as well.

Hydrocarbons, such as propane and butane, are the substances preferred by environmental campaigners. They are not patented, which makes them cheaper — especially important for developing countries — and they neither deplete the ozone layer nor contribute to global warming. Australian industry, however, is only slowly warming to hydrocarbon technology.

While some whitegoods manufacturers are now using hydrocarbons in the manufacture of their fridges' insulation, most are switching to HFCs as coolants. But according to one manufacturer, Fisher & Paykel, that's not the end of the journey. The company is pursuing other options and is keeping an eye on developments with propane/butane blends.



Converting car air conditioners to hydrocarbon technology: Dr Ian MacLaine-cross and his team at the University of NSW have no fear of explosions.

Another manufacturer, Email, launched Australia's first CFC, HCFC and HFC-free fridges late last year. The KELVINATOR Daintree M140 and the WESTINGHOUSE Aurora RA140 bar fridges use hydrocarbons as their refrigerant and in the insulation. At this stage they're still prototypes, but Email is considering increasing production at the end of field trials.

"It's a first small step on the Australian side," says Greenpeace ozone campaigner Liz Smith. "We would like to see the whole range of refrigeration products converted to hydrocarbon technology." But such a conversion will cost time and money — and Australian manufacturers have already spent lots of both in the recent past on the conversion to HFC technology.

... and in car air conditioning

At the University of NSW, Dr Ian MacLaine-cross, Associate Professor Eddie Leonardi and fourth-year students from the School of Mechanical and Manufacturing Engineering are working on the conversion of car air conditioners to cheap hydrocarbon technology. In March last year, Dr MacLaine-cross converted the air conditioning system in his own Ford Laser to a propane/butane mixture, and he has experienced no problems with the new technology. "To the contrary," he says, "it performs reasonably well. I've measured a 10% increase in the cooling capacity compared

with the previous refrigerant, R12 [a CFC]."

The team is now testing performance and safety aspects of the propane/butane mixture in 10 car air conditioning systems suitable for conversion — older models that formerly used CFCs as refrigerants, not HFCs. As hydrocarbons are potentially explosive, Dr MacLaine-cross and his colleagues are particularly checking for possible ignition sources inside the cars' passenger compartments. In their tests so far, an extinguished butane torch did not ignite when passed over a hot running engine, exhaust, ignition, fan motor or passenger compartment switches. "Surprisingly, a cigar, a cigarette or a dashboard cigarette lighter did not ignite the torch either; only a match or pocket cigarette lighter did," says Dr MacLaine-cross. While there's only a very small possibility of an explosion occurring, the team is considering creating one deliberately — to assess any possible damage.

The tests will be completed by the end of the year. If they're successful, the hydrocarbon technology could benefit both the environment and consumers' hip-pockets, as the conversion to hydrocarbons would cost much less than conversion to HFCs.

The project has the support of the Australian Liquefied Petroleum Gas Association, which is providing the hydrocarbons for the tests, and Greenpeace. □

WHERE DOES THE (FAST) BUCK STOP?

WHETHER WE LIKE IT OR NOT, school sponsorship by commercial organisations is a fact of life. Given that the worlds of commerce and education often don't sit easily together, parents want safeguards to minimise any potential harm. Sponsorship by food companies is of particular concern because of the added potential conflict with sound education about good nutrition.

The winter issue of our magazine

Consuming Interest (CI) throws the spotlight on this contentious topic, taking April CHOICE's *Fast Bucks/Fast Food* articles even further. A major feature not only looks at the pros and cons of school sponsorship but highlights the fact that it is not the only way for businesses to link with schools.

As well, the Consumers' Association would like to see a central register which would enable consumers to identify and

monitor the links between schools and businesses.

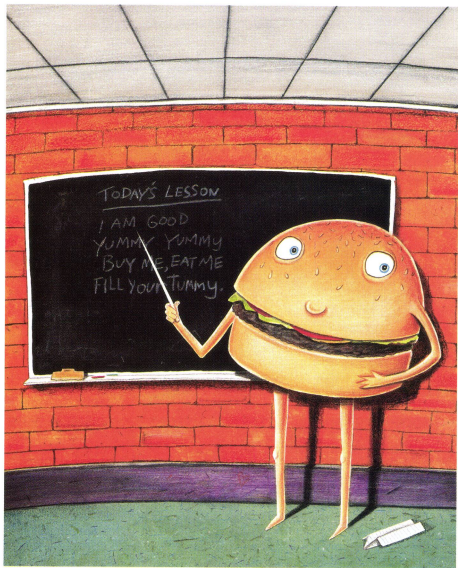
The *Consuming Interest* article examines individual school and company policies and asks teachers, parents and governments to look beyond the dollar signs. It is unacceptable that distribution of much-needed resources for education should be dependent on the entrepreneurial skills of a particular school.

Complementing this CI piece is an analysis of why labelling has become such an important issue in food policy. It's because food has largely disappeared and been replaced by food products — and without labels, how can consumers even begin to know what they are eating?

From the domestic scene, *Consuming Interest* makes the jump to global affairs. Links with the international consumer movement are increasingly important as the notion of a global market is closer to reality than ever. International trade agreements such as GATT and NAFTA set new agendas for consumer protection and rights. In the winter issue of *Consuming Interest* we hear from one of Mexico's best known consumer activists and note the fledgling consumer movement of the new South Africa, where recently many of the small and often disparate organisations came together for an inaugural meeting to establish a nationwide consumers' association.

As far as consumer education is concerned, all is not well in Australia's own backyard either. Consumer education for our indigenous people is still in its infancy, but the seeds of some small-scale programs are germinating. *Consuming Interest* writes about a NSW government initiative and how it compares with others in various parts of the country.

Another CI article looks behind the media hype of new telecommunications gadgetry. As we reported in the June issue of CHOICE, the heralded CND (calling number display) is not as simple as it's cracked up to be. There are major privacy issues and rights at stake, and CI calls for wide public debate, claiming media coverage of the issue so far has been largely uncritical. □





MAKING THE MISDIRECTORS PAY

The Commonwealth Government is planning to make company directors more accountable to small shareholders. It is considering changes to company law which would allow you, as a shareholder in a company, to sue the directors for negligence on the company's behalf. That's if you can afford to, of course.

IF YOU'RE ONE OF THE THOUSANDS of Australians who own a small parcel of shares, you might feel you don't have much say in the companies concerned or the way they're run. In fact, you might think the directors are a law unto themselves and there isn't much you can do about their actions, even if you think they have caused you financial damage. Until now you would have been right, but under proposed amendments to the Corporations Law, you might soon be able to sue them using the company's money.

The Federal Attorney General, Michael Lavarch, is looking hard at a report of the Companies and Securities Advisory Committee (CASAC) which last year recommended amendments to the law to clear legal impediments preventing small shareholders from suing negligent or wrong-doing directors. The key to this is legislation enabling what is known as a **statutory derivative action**, whereby a shareholder 'derives' the right to sue directors on behalf of the whole company.

Why all the Foss?

It was Foss and Harbottle who made it so difficult for shareholders to take legal action against company directors. *Foss v Harbottle* was a landmark legal case in 1843 which set an enduring precedent in these matters. The effect of the ruling was that, where a wrong has been done to an individual, no one can seek redress at law but that individual. This applies equally to companies — which are legal entities in their own right — so no one can sue for a wrong done to a company but the company itself, unless under certain limited exceptions to this rule.

Of course, a company is run by its directors, so it's easy to see that a company might be slow getting into court if



those very directors were the wrongdoers in question. In fact, you can imagine without much effort that those directors might well decide not to sue themselves on the company's behalf at all. History supports such a hunch. There has been no reported action for negligence by a solvent company against its directors in Australia this century.

The effect of *Foss v Harbottle*, then, has been to severely impede shareholders from seeking satisfaction in court when they believe miscreant directors have acted in a way to damage the company's — and therefore their — interests. The consequence of this, in the words of Associate Professor of Law at the University of NSW, Paul Redmond, is that, so far as solvent companies are concerned,

the law "has been asleep" for a century or more in its job of setting standards of care and diligence for directors. That is, while the law has been developed during the twentieth century by a wealth of cases establishing the 'duty of care' in all manner of other areas, the law pertaining to running companies has stood outside all that and consequently stagnated in its nineteenth century form.

Truck drivers, for instance, are expected to meet certain standards of skill and competence and could be found liable for damage caused by neglect of their duty of due care. It is the same 'law of torts' (civil wrongs arising from neglect of duty of care) which protects, say, consumers from manufacturers who sell unsafe products and so forth. Owing to



The general idea is that small shareholders ... seek redress in court ... on behalf of their companies, which would get the benefits and are likely to be ordered by the court to pay the bills. However this isn't a foregone conclusion ... there's no guarantee who pays.

Foss v Harbottle, however, while someone else whose negligence damages a company may be held accountable in court, its directors cannot be, unless they themselves direct the company to sue.

Enabling a shareholder to bring a statutory derivative action in court would go some way to rectifying this state of affairs. The idea has been around for some time. Michael Lavarch is on record as supporting it, and has said he plans legislation during the life of the current parliament, probably next year. A 1990 report by the Companies and Securities Law Review Committee (known as the 'Ford Committee' after its head, Professor Harold Ford, a venerated authority on corporations law) strongly recommended legislation to create such a legal remedy. Last year, the above-mentioned report by the CASAC did too, but with important differences.

No money, no action

Those differences centre mainly around that traditional and formidable barrier to all kinds of legal redress: money. Many commentators in this area stress the need to protect the legal process — not to mention directors and companies — from a flood of trivial or 'vexatious' litigation. Similar legal provisions overseas have been used for a variety of purposes other than those for which they were intended.

In so called 'greenmail' strategies, for example, people have taken up small shareholdings in a company that is preparing to make a takeover bid for theirs in order to launch proceedings and mire the predatory company in court action for a long period, thus forestalling the takeover. It is a common practice to buy shares in competing companies to gain access to information about their internal affairs. The potential for such shareholders to use derivative actions to waste a great deal of a company's time and money by involving it in litigation can be readily appreciated.

For these reasons there would need to be strong safeguards against abuse of the system by malicious or ill-motivated litigants. It has been proposed that these actions should only proceed if leave were granted by a court — in other words, a

judge would first determine whether it was a substantial complaint that met certain criteria before allowing it even to proceed to trial. The Ford Committee recommended three criteria should be met: that the Court judges it "probable that the corporation [read directors] will not take proceedings"; that the applicant is "acting in good faith" and with the "best interests of the corporation" in mind; and also that the Court is satisfied that the action is in the best interests of the corporation.

In addition to these hurdles the CASAC report recommends a fourth: that the judge be satisfied that there is "a serious question to be tried". It argues that this is intended to make things easier for the applicant. The judge would simply decide whether the matter merited proceeding to trial based on a relatively quick consideration of the presented facts. This circumvents possible alternatives, such as the applicant having to establish a *prima facie* case or demonstrate a greater likelihood of success than failure, either of which could well turn the application procedure into a drawn-out and expensive 'trial of the issues'. The 'serious question' provision would seem to avoid this problem yet still provide an effective screen against trivial or ill-motivated actions. It is somewhat paradoxical, then, that the CASAC report goes on to imply the need for a further screen: a huge financial risk.

If an action proved successful, any damages would be awarded to the company, not the shareholder who brought it. So a one per cent shareholder, for instance, could expect only a one per cent share in any resulting benefits accruing to the company, and that's only if they win. For this they would be staking a great deal of their own time, effort and — if the court doesn't order the company to foot the bill — money.

The costs associated with mounting such an action at all are daunting and in fact represent the chief impediment to this kind of legal redress for small shareholders. Even to get the application heard would mean, at the least, a day in court where the applicant, directors and company are quite likely to have separate representation — a barrister

(\$3000–\$5000 a day in this league) and a briefing solicitor each. As one commentator told us, "You wouldn't want to go there with less than \$20 000 in your pocket." If the application succeeds, this kind of fun with the legal bills has just begun.

So the real question is, who is to pay? This alone will determine whether such a legislative reform really becomes an effective means to enable small shareholders to participate in corporate governance and bring to book some of the 'cowboys' who have wreaked so much havoc in the Australian economy in its recent past. As Professor Redmond puts it, "The best monitors of their investments are shareholders themselves; they are the private attorneys general." The CASAC report notes the advantages of such a private army of corporate law enforcers: they can take a lot of strain off government regulatory agencies — such as the Australian Securities Commission — which simply don't have the resources to take on more than a few important or symbolic cases, and those at public expense.

This legislation, therefore, could become an effective mechanism to curb misbehaviour in some sections of corporate Australia and enhance what passes for democracy in our companies by assigning a stronger role to shareholders in corporate governance. It will only do so, however, if it specifically protects those who seek to use it from extreme financial penalties. It is on this crucial question that Ford and the CASAC part company.

Small comfort for small players

The general idea of statutory derivative actions is that small shareholders be empowered to seek redress in court for reprehensible behaviour on the part of directors, who are frequently very wealthy and powerful people. They would do so on behalf of their companies, which would get the benefits and are likely to be ordered by the court to pay the bills. However, this isn't a foregone conclusion. In the words of Professor Redmond, the availability of this type of action doesn't guarantee who pays — it "does nothing to address the real barri-

ers, which are financial". The prospect of financial ruin looming alongside all the legal hurdles might well render the whole idea effectively useless. The CASAC recommendations would leave that risk very much intact.

The Ford committee seems to have recognised this as the central issue and it made specific recommendations to protect applicants from such a risk. It sought to ensure that, once an order indemnifying the applicant against costs had been made, it couldn't be rescinded or varied later, unless the Court came to believe the applicant was engaged in an "abuse of the process of the Court": a highly specific and valid reason.

The CASAC report, however, plumps for a "general discretionary power" for the Court to revoke indemnities granted to the shareholder in the earlier application proceedings and even to order the plaintiff to pay the defendants' costs as well. Such a turn of events, for no predefined or predictable reason and, foreseeably, after weeks of legal proceedings begun under the assumed protection of a costs order, would leave the shareholder high and dry with legal bills of potentially frightening proportions. Sufficiently frightening, you might think, to deter anyone without a great deal of money from contemplating such an action at all.

Even the possibility of such an outcome would seriously undermine the feasibility of such a suit for most people. The deputy chairman of the Australian Shareholders Association, Professor Bob Walker, told us CASAC's recommended approach would only help "the big end of town". According to Professor Walker, a statutory derivative action would be a step in the right direction for small shareholders, "but a very small one".

A spokesperson for the Attorney General, Mr Lavarch, told us the government was still considering all the various recommendations and possibilities for this area of law reform and we would be unlikely to see legislation this year. He said that, while it was too early to speculate about the precise form of any amendment, the "general disposition" of Lavarch and the government is to minimise all financial barriers to the justice system. Indeed, this is "the whole thrust of our justice agenda in this term", he said.

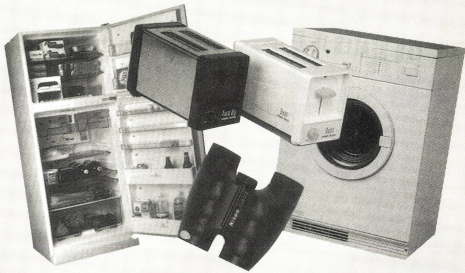
We can only hope that, if and when legislation for a statutory derivative action appears, it reflects this concern with making justice accessible to all and doesn't effectively exclude those unable to afford massive legal bills. Some very interesting court cases might well follow. □

The 13th CHOICE Subscriber Draw

**For new subscriptions and renewals received
July 1 to September 30, 1994**

Subscriber draws are now held quarterly and on October 1 we'll be holding our thirteenth. The lucky winner will be able to choose any two products from the following tests, published January 1994 to March 1994.

- | | |
|--|--|
| ☐ Car CD players (January 1994) | ☐ Clothes dryers (February 1994) |
| ☐ Blenders (January 1994) | ☐ Compact binoculars (March 1994) |
| ☐ 395-450 L refrigerators (February 1994) | ☐ Toasters (March 1994) |



These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by September 30 will go into the draw, unless of course you indicate you don't want to be included.

If you're not due to renew your subscription during the period, don't worry, we'll be holding other draws during the year — your renewal notice will have the details. And if you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.)

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received July 1 to September 30, 1994. If you opt for a two-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe.
2. Information on how to enter and prizes forms part of these conditions of entry.
3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter.
4. Entrants must be residents of Australia.
5. Applications are subject to a verification check and the judge's decision is final. No correspondence will be entered into.
6. The prizes will be delivered free anywhere within Australia.
7. Prizes cannot be taken as cash.
8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 24, ACA, 57 Carrington Road, Marrickville 2204, without subscribing to the magazine.
9. Only one entry per person is permissible through this method.
10. Last date for receipt of entries to the draw is September 30, 1994. No responsibility accepted for lost, late or misdirected mail.
11. The draw will be conducted at the office of the Consumers' Association at 10 am on October 4, 1994.
12. The winner will be notified by letter and published in the December 1994 issue of CHOICE magazine.
13. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.
14. NSW Permit No. TC94/2275 issued on 19/5/94, Vic Permit No. 94/0942 issued on 23/5/94, ACT Permit No. 94/0942 issued under the Lotteries Ordinance, NT No. NT94/0770.

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A LICK AND A PROMISE

We all end up with paint on our hands at one time or another, and hopefully some on our houses too. What sort should it be?

We bring you up to date on our exterior paints test and look at possible health and environmental problems associated with paint.

WHAT'S MORE BORING than watching paint dry? Watching every paint on the market dry for years on end. Still, it's the only way to find out which ones really do endure and protect your house from the elements. Aren't you glad you've got us to do it for you?

Our exterior paint test began in November 1991, so most of the paints have been facing up to the weather on the roof at CHOICE for over two years now. They've done so on purpose-built racks designed to give them maximum exposure — north-facing and angled at approximately 45° — to see if they endure the worst conditions you might reasonably expect them to. We took them all down recently to see how they're getting on and found quite a few that aren't looking too good.

Our test included all exterior house paints for timber on the market Australia-wide at the time the test began. New arrivals on the market and reformulations of old ones were included from the end of 1992. Further additions have been included in this year's batch and we'll report on them in years to come.

In 1991 our testers prepared hundreds of wooden panels for painting, repeating the exercise for new arrivals in 1992. We did this to the letter of the paint manufacturers' instructions, following their directions regarding primers, undercoats and the suggested number of coats. We used panels made of both soft and hardwoods — radiata pine and jarrah — and, since softwood needs more protection from the elements (making any failures more of a problem), we considered poor physical performance on softwood to be worse than on hardwood. Also, because different colours tend to weather differently owing to the amount of ultraviolet light they absorb, we're testing white, beige and brown paints.

We took the panels down off the roof, gave them a superficial clean and then checked them for physical performance (rated on their degree of cracking, peel-



Facing north on our pollution-rich roof, the paint panels are subjected to the worst of Australian conditions all day, every day, which lets us report on the paint's deterioration more quickly.

ing and dirt retention) and colour change. Cracking and peeling or flaking are the worst forms of deterioration since eventually they'll leave the timber underneath unprotected, but paint that lets dirt form a crust on its surface or discolours badly might leave you equally displeased, particularly after such a short period.

THE GOOD, THE BAD AND THE UGLY

The paints in our *Still going strong* list (overleaf) are the ones to watch, but all they have done so far is the minimum you might reasonably expect: they're still OK after one or two years (which we reckon amounts to around two to four years respectively in a less severe environment). The rest have done less than that. Special mention must go to the eight paints from our 1992 batch that managed to get themselves on the list of duds in just 12 months. What next? A paint

that fails before it's dry? The degree of deterioration they showed was minor, but we think any is unacceptable after such a short time. They're listed in the *Not wearing well* table on pages 38–39.

Note also the three paints from our 1991 batch that also failed in their first year: TAUBMANS Timbertop Colour (brown), and LIVOS Amellos Oil Paint Solventfree (white) and Vindo Decklack (white). These performed so badly in year one we withdrew them from the test — two had total deterioration due to cracking and the other (LIVOS Amellos) the worst possible degree of dirt retention. We've left them in the table because they're still on the market.

TRENDS

It's hard to draw strong conclusions after such a relatively short time, but some features of paint weathering are already apparent. White paints, because they ab-

Still going strong

These paints, applied in 1991 and 1992, had not deteriorated by the end of 1993, but it's too early yet to say which will last the longest

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested
BROWN PAINTS			
BERGER Full Gloss Brilliant Enamel Interior-Exterior	Mission Brown	Oil	2
BRISTOL Supreme Gloss Enamel	Mission Brown	Oil	2
BRITISH PAINTS Self-undercoating Full Gloss	Old Mission Brown	Oil	2
DULUX Interior/Exterior High Gloss Enamel	Mission Brown	Oil	2
HOMESTEAD Exterior Acrylic Gloss (A)	Mission Brown	Water	2
HOMESTEAD Exterior Acrylic Low Gloss (A)	Mission Brown	Water	2
HOMESTEAD Super Gloss (A)	Mission Brown	Oil	2
PASCOL PAINTS High Gloss Enamel	Mission Brown	Oil	2
SOLVER High Gloss Enamel Interior-Exterior	Bodega Brown	Oil	2
WATTLY High Gloss Enamel	Mission Brown	Oil	2
PASCOL PAINTS Gloss Acrylic	Mission Brown	Water	1
WATTLY Solagard Gloss	Mission Brown	Water	1
WATTLY Solagard Low Sheen	Mission Brown	Water	1

(A) Homestead paints were formerly Home Brand.

sorb less of the sun's ultraviolet light, tend to resist cracking and peeling longer — with a few notable exceptions.

Where the whites fall down is their capacity to retain an unsightly surface layer of dirt that is not what you're looking for from your long, hard hours of home maintenance. Remember, we did wash all the panels lightly before assessing them for this fault, so you may not get rid of this kind of dirt build-up by hosing or washing down your walls, doors and windows, unless, perhaps, you're prepared to take to them with a scrubbing brush. Why should you have to do that if you've just painted them?

Every brown paint that failed after two years did so because of cracking. Dark colours absorb much more ultraviolet radiation, but this is no excuse for these products after such a short time. There are plenty of brown paints among our *Still going strong* contenders with no deterioration at all.

As to the old 'oil or water-based?', 'flat or gloss?' questions, our test has so far thrown up some interesting points. Among white paints weathered for two years, the 24 we found to have no deterioration at all were all gloss finishes except one, HOMESTEAD Vinyl Satin. Also after two years, 13 of the 15 oil-based white paints in our test made it into our 'going strong' list.

With beige paints there is a similar story: 17 out of the 22 that hadn't suffered from the weather were gloss, though a few low-sheen or flat paints were among the best performers. Again, though only 14 of our 48 beige paints were oil-based, 11 of those were among the 22 survivors.

The same patterns continue in brown paints: only 10 out of 26 made it through year two and nine of them were gloss finishes; eight of these were oil-based. Yet the low-gloss, water-based HOMESTEAD product and its gloss acrylic cousin performed as well as any.

What can we say about this? Not too much as yet. The big majority of the gloss paints in our test are still intact, yet a few low-sheen or flat paints are among the good performers. This could mean it's easier to make a gloss paint that will last than a low-sheen or flat paint, so if it's this finish you want, choose carefully from our lists.

Similarly, after two years, oil-based paints dominate our lists of survivors in all three colours, while acrylics form the big majority of those that failed — yet certain acrylics have lasted well in all three colours. We could speculate that this indicates producing a durable acrylic takes more effort than making oil-based paints that last, but our results show it can be done.

At the end of our last exterior paint test, there was a mixture of gloss and low-sheen finishes and of water and oil bases in the final few we could recommend over the long haul, in white or cream. Among brown paints, only one (water-based gloss) paint stood the test of time. It seems it may be the formulation that makes the real difference, not the base or the finish.

WHAT TO BUY

This is still a progress report — after two years (equating to approximately four in most real situations) we still can't say

Brand/product
(in alphabetical order within years tested)

BEIGE PAINTS			
BRISTOL Supreme Gloss Enamel			
BRITISH PAINTS Glossy Exterior Walls and Trim			
BRITISH PAINTS Low Sheen Exterior Walls			
BRITISH PAINTS Self-undercoating Full Gloss			
DULUX Interior/Exterior High Gloss Enamel			
DULUX Weathershield Exterior Low Sheen Acrylic			
GALLERY Gloss Acrylic			
GALLERY Gloss Enamel			
MITRE 10 Premier Gloss Enamel			
PASCOL PAINTS High Gloss Enamel			
PERFORMER Premium Exterior Acrylic Gloss (B)			
PERFORMER Premium Exterior Acrylic Lo-Sheen (B)			
PERFORMER Premium Interior/Exterior Fullgloss (B)			
SOLVER High Gloss Enamel Interior-Exterior			
SUPERFLOW Gloss Enamel			
TARGET Gloss Acrylic House Paint — Classic Collection			
TAUBMANS All Weather Matt			
WALPAMUR Acrylic Flat for Exterior Use			
WALPAMUR Gloss Acrylic for Exterior Use			
WALPAMUR Long Life Gloss Enamel for Interior/Exterior Use			
WATTLY High Gloss Enamel			
WATTLY Weathercare Gloss Acrylic			
DULUX Weathershield Exterior Gloss Acrylic			
HOMESTEAD Gloss Enamel			
PASCOL PAINTS Semi Gloss Acrylic			
WATTLY Solagard Low Sheen			

(B) Performer Premium paints were previously called Performer Solarshield.

which of these paints are going to last longest. We've listed those with no deterioration so far in *Still going strong*, but any of these could start to crack up in the next six months — or could go on strongly for years to come.

The paints listed in *Not wearing well*, overleaf, fall into two categories. Some are already showing very slight deterioration, but not enough for us to be able to predict that it will inevitably get worse. We'll be keeping a close eye on these over the remaining years of our test. It's not impossible that some of these paints could last the distance.

The 'poor performers' in that table, though, are already showing enough damage for us to write them off as long-term heroes: they'll leave your wood unprotected much sooner than necessary. Don't bother with them.

The price of paint varies wildly according to outlet, and discounts or specials are common, so our advice is to shop around for the best price with our *Still going strong* list in hand.

Brand/product	Base	Years tested
Winds	Oil	2
gat	Water	2
gat	Water	2
e colour	Oil	2
owheat	Oil	2
owheat	Water	2
e colour	Water	2
gat	Oil	2
urst Beige	Oil	2
casin	Oil	2
rel (C)	Water	2
rel (C)	Water	2
rel (C)	Oil	2
er Box	Oil	2
rel	Oil	2
urst Beige	Water	2
urst Beige	Water	2
ey Bay	Water	2
ey Bay	Water	2
ey Bay	Oil	2
ell	Oil	2
ell	Water	2
e	Water	1
ell	Oil	1
casin	Water	1
e	Water	1

Colour no longer available.

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested
WHITE PAINTS			
BERGER Exterior Longlife Gloss	Super White	Water	2
BERGER Full Gloss Brilliant Enamel Interior-Exterior	Super White	Oil	2
BIG W Style Interior-Exterior High Gloss Enamel	White	Oil	2
BRISTOL Supreme Gloss Enamel	White	Oil	2
BRISTOL Weather Tough Gloss Exterior Acrylic	White	Water	2
BRITISH PAINTS Glossy Exterior Walls and Trim	White	Water	2
DULUX Interior/Exterior High Gloss Enamel	Vivid White	Oil	2
GALLERY Gloss Acrylic	White	Water	2
GALLERY Gloss Enamel	White	Oil	2
HOMESTEAD Exterior Acrylic Gloss (A)	White	Water	2
HOMESTEAD Super Gloss (A)	White	Oil	2
HOMESTEAD Vinyl Satin (A)	White	Water	2
MITRE 10 Premier Gloss Acrylic	White	Water	2
MITRE 10 Premier Gloss Enamel	White	Oil	2
PASCOL PAINTS Gloss Acrylic	White	Water	2
PASCOL PAINTS High Gloss Enamel	White	Oil	2
PERFORMER Premium Interior/Exterior Fullgloss	White	Oil	2
SOLVER High Gloss Enamel Interior-Exterior	White	Oil	2
SUPERFLOW Gloss Acrylic	White	Water	2
SUPERFLOW Gloss Enamel	White	Oil	2
TARGET Gloss Acrylic House Paint — Classic Collection	White	Water	2
WALPAMUR Long Life Gloss Enamel for Interior/Exterior Use	White	Oil	2
WATTLY High Gloss Enamel	White	Oil	2
WATTLY Weathercare Gloss Acrylic	White	Water	2
DULUX Weathershield Exterior Gloss Acrylic	Vivid White	Water	1
HOMESTEAD Gloss Enamel	White	Oil	1
MITRE 10 Budgetline Gloss Enamel	White	Oil	1

(A) Homestead paints were formerly Home Brand.

CLEAN UP WITH CARE

IF THERE'S ONE THING most amateur painters have in common, it's a mess at the end of the job. Try to dispose of paint and turps in a way that cleans up your mess without simply transferring it to our sewers, oceans and waterways. These are toxic chemicals; no one wants to swim in them.

■ Transfer as much paint as possible from brushes and rollers back into the tin by repeated scraping or wiping. Squeeze as much of the remnant paint as you can onto some paper — pages from old phone books are well suited.

■ Clean brushes in a glass jar of either turps or water (depending on the paint) — enough to cover the bristles. Again squeeze as much as possible back into the jar and use paper to get rid of the rest.

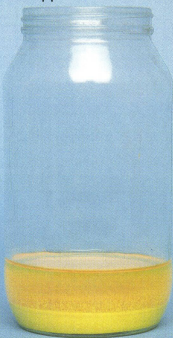
■ Give them some final washing in hot water and soap powder and a cold water rinse.

■ Store your turps jar with a lid securely on for around a fortnight, after which you should find clear turps and a layer of paint sediment. The turps can be decanted into another container. One CHOICE reader who wrote in after a previous paint article said he had got over 30 years' use out of a single gallon of turps using this method.

■ The sediment in the first jar — along with any remnant paint in the bottom of tins — can be left to harden. This dry paint can be peeled or cracked off and disposed of in the garbage.

■ A similar exercise can be done with wash-up water for water-based paints to remove most of the paint and solvents before pouring the remaining water down the drain.

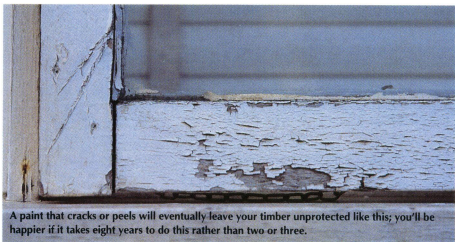
A gallon of turps lasted one of our readers 30 years with a thoughtful clean-up procedure.



Not wearing well

These paints have all started to fail after only one or two years' weathering. Some showed only slight deterioration, others a greater degree of damage. Those marked ✕ were totally ruined. Areas of failure: C – cracking; D – dirt retention; P – peeling; h – on hardwood; s – on softwood

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested	How they failed
BROWN PAINTS				
<i>SLIGHT DETERIORATION ONLY</i>				
DULUX Weathershield Exterior Gloss Acrylic	Mission Brown	Water	2	C (s)
DURALEX New Generation Aquanamel Gloss Acrylic	Mission Brown	Water	2	C (s)
LIVOS Amellos Oil Paint Solventfree	Burned Umber	'Natural oil'	2	C (h)
<i>POOR PERFORMERS</i>				
BERGER Exterior Solar Screen Gloss	Mission Brown	Water	2	C (s)
BERGER Exterior Solar Screen Low Sheen	Mission Brown	Water	2	C (s)
BRISTOL Weather Tough Gloss Exterior Acrylic	Mission Brown	Water	2	C (s)
BRITISH PAINTS Glossy Exterior Walls and Trim	Mission Brown	Water	2	C (s)
BRITISH PAINTS Low Sheen Exterior Walls	Mission Brown	Water	2	C (h&s)
DULUX Weathershield Exterior Low Sheen Acrylic	Mission Brown	Water	2	C (s)
LIVOS Vindo Decklack	Umber	Oil	2	C (h&s)
PERFORMER Fullgloss	Mission Brown	Oil	2	C (s)
SOLVER Acrylic Low Gloss Weatherflex	Bodega Brown	Water	2	C (s)
TAUBMANS All Weather Matt	Red Cliffs Brown	Water	2	C (s)
TAUBMANS Sunproof Gloss	Mission Brown	Water	2	C (s)
TAUBMANS Sunproof Satin Colour	Mission Brown	Water	2	C (s)
TAUBMANS Timberport Colour	Mission Brown	Water	1	C (h&s) ✕



A paint that cracks or peels will eventually leave your timber unprotected like this; you'll be happier if it takes eight years to do this rather than two or three.

Brand/product
(in alphabetical order within years tested)

BEIGE PAINTS				
<i>SLIGHT DETERIORATION ONLY</i>				
BERGER Exterior Longlife Gloss				
BERGER Exterior Solar Screen Gloss				
BERGER Exterior Solar Screen Low Sheen				
BERGER Full Gloss Brilliant Enamel Interior-Exterior				
HOMESTEAD Exterior Acrylic Gloss (A)				
HOMESTEAD Exterior Acrylic Low Gloss (A)				
MITRE 10 Premier Gloss Acrylic				
MITRE 10 Premier Satin Acrylic				
PASCOL PAINTS Gloss Acrylic				
SUPERFLOW Gloss Acrylic				
TAUBMANS Sunproof Gloss				
PASCOL PAINTS Low Lustre Acrylic				
WATTYL Solagard Gloss				
<i>POOR PERFORMERS</i>				
BRISTOL Weather Tough Gloss Exterior Acrylic				
BRISTOL Weather Tough Low Sheen Exterior Acrylic				
DURALEX New Generation Aquanamel Gloss Acrylic				
HOMESTEAD Super Gloss (A)				
HOMESTEAD Vinyl Matt (A)				
HOMESTEAD Vinyl Satin (A)				
LIVOS Amellos Oil Paint Solventfree				
LIVOS Vindo Decklack				
PASCOL PAINTS Matt Acrylic				
SOLVER Acrylic Low Gloss Weatherflex				
TARGET Gloss Acrylic House Paint — Standard quality				
TAUBMANS Sunproof Satin Colour				
TAUBMANS Timberport Colour				
WATTYL Vinasheen Low Gloss Vinyl				
WATTYL Weathercare Flat Acrylic				

(A) Homestead Paints were formerly called Home Brand.

WHAT ARE THE HAZARDS?

PAINING FOR A LIVING is classified by the World Health Organization International Agency for Research on Cancer as a high-risk occupation. People who are exposed to paint and paint fumes all day, every day, for many years, are subject to increased incidences of a whole range of cancers. Solvents present in some paints are also implicated in other health problems including skin conditions, and diseases of the lung, liver and reproductive and central nervous systems. Do these substances also pose a danger for ordinary consumers who paint only infrequently?

Probably not a great one, according to the head of the Centre for Safety Science at the University of NSW, Dr Chris Winder. He told us the main dangers from paint were in the area of occupational health, though some sensitive individuals could suffer ill-effects from much briefer exposures.

It is as well to take precautions in any case. Paint solvents can

be absorbed through skin so gloves and protective clothing strongly suggest themselves. Directions for use often recommend something as vague as "ensuring adequate ventilation" — fairly useless without any specification of what is adequate. Throughout most of Australia, it is probably a good idea to open everything and let the air flow for as long as possible, though in cold climates this is likely to hinder drying. Dr Winder said whenever he himself uses paint he makes sure to position a fan nearby and direct it out the nearest door or window, so the fumes are sucked away from the work area.

The trend towards water-based paints, away from oil-based, has reduced the potential hazard from some of the nastier solvents though it has perhaps introduced different ones since water-based paints contain solvents of their own. The ratio of water-based to oil-based paint used in Australia has gone from about 60:40 to about 80:20 over the past decade or so.

Colour	Base	Years tested	How they failed
White Hide	Water	2	D (h)
White Hide	Water	2	C (h)
White Hide	Water	2	D (h)
White Hide	Oil	2	D (h&s)
White Well	Water	2	D (h)
White Well	Water	2	D (h&s)
White Hurst Beige	Water	2	D (h&s)
White Hurst Beige	Water	2	D (h&s)
White Occasin	Water	2	D (h&s)
White Ranti	Water	2	D (h)
White Hurst Beige	Water	2	D (h&s) C (s)
White Occasin	Water	1	C (s)
White ge	Water	1	D (h&s)
White de Winds	Water	2	D (s) C (h&s)
White de Winds	Water	2	D (h&s) C (s) P (s)
White ern	Water	2	D (h&s)
White well	Oil	2	C (s)
White well	Water	2	D (h&s) C (h)
White well	Water	2	D (h&s) C (h)
White ry	'Natural oil'	2	D (h&s)
White ry	Oil	2	C (h&s)
White Occasin	Water	2	D (h&s)
White ker Box	Water	2	D (h&s)
White Hurst Beige	Water	2	C (s)
White Hurst Beige	Water	2	D (h)
White Hurst Beige	Water	2	D (h) C (s)
White well	Water	2	D (h&s) C (h)
White well	Water	2	D (s) C (s)

Brand/product (in alphabetical order within years tested)	Colour	Base	Years tested	How they failed
WHITE PAINTS				
<i>SLIGHT DETERIORATION ONLY</i>				
BERGER Exterior Solar Screen Gloss	White	Water	2	C (h&s)
BERGER Exterior Solar Screen Low Sheen	White	Water	2	D (h&s)
BIG W Style Exterior Gloss Acrylic	White	Water	2	D (h)
BRITISH PAINTS Self-undercoating Full Gloss	White	Oil	2	D (h)
DULUX Weathershield Exterior Low Sheen Acrylic	Vivid White	Water	2	D (h&s)
HOMESTEAD Exterior Acrylic Low Gloss (A)	White	Water	2	D (h&s)
PERFORMER Premium Exterior Acrylic Gloss	White	Water	2	D (h)
PERFORMER Premium Exterior Acrylic Lo-Sheen	White	Water	2	D (h&s)
TARGET Gloss Acrylic House Paint — Standard quality	White	Water	2	D (h)
TAUBMANS All Weather Matt	Brilliant White	Water	2	D (h&s)
TAUBMANS Sunproof Gloss	Brilliant White	Water	2	D (h)
TAUBMANS Timberpo Colour	White	Water	2	D (h&s) C (h)
WALPAMUR Gloss Acrylic for Exterior Use	White	Water	2	D (h&s)
MITRE 10 Budgetline Acrylic Gloss	White	Water	1	D (h&s)
MITRE 10 Budgetline Satin Vinyl	White	Water	1	D (h&s)
PASCOL PAINTS Low Lustre Acrylic	White	Water	1	D (h&s)
PASCOL PAINTS Semi Gloss Acrylic	White	Water	1	D (h&s)
WATTYL Solagard Gloss	White	Water	1	D (h&s)
<i>POOR PERFORMERS</i>				
BRISTOL Weather Tough Low Sheen Exterior Acrylic	White	Water	2	D (h&s) C (s) P (s)
BRITISH PAINTS Low Sheen Exterior Walls	White	Water	2	D (h&s)
DURALEX Colonial Acrylic Co-polymer Flat House Paint	White	Water	2	D (h&s)
DURALEX Exterior/Interior Long Life Acrylic Flat	White	Water	2	D (h&s)
DURALEX Exterior/Interior Long Life Acrylic Low Sheen	White	Water	2	D (h&s)
DURALEX Exterior/Interior Long Life Acrylic Satin	White	Water	2	D (h&s) C (s)
DURALEX New Generation Aquanamel Gloss Acrylic	White	Water	2	D (h&s)
HOMESTEAD Vinyl Matt*	White	Water	2	D (h&s)
MITRE 10 Premier Satin Acrylic	White	Water	2	D (h&s)
PASCOL PAINTS Matt Acrylic	White	Water	2	D (h&s)
SOLVER Acrylic Low Gloss Weatherflex	White	Water	2	D (h&s)
TAUBMANS Sunproof Satin Colour	White	Water	2	D (h&s)
WALPAMUR Acrylic Flat for Exterior Use	White	Water	2	D (h&s)
WATTYL Vinasheen Low Gloss Vinyl	White	Water	2	D (h&s) C (s)
WATTYL Weathercare Flat Acrylic	White	Water	2	D (h&s)
WATTYL Solagard Low Sheen	White	Water	1	D (h&s)
LIVOS Amellos Oil Paint Solventfree	White	'Natural oil'	1	D (h&s)
LIVOS Vindo Decklack	White	Oil	1	C (h&s)

(A) Homestead Paints were formerly called Home Brand.

Solvents in oil-based paints are there, as the name suggests, to dissolve oils. That means they are also fat-soluble and can be absorbed through the skin, lungs and stomach. The solvents are volatile organic compounds (VOCs) that evaporate into the surrounding air as the paint dries. It is these that affect the central nervous system, causing 'Painter's Syndrome', the effects of which include dizziness, nausea, headache, fatigue and blurred vision.

In the US, paint labels are required to list VOCs and the levels at which they are present in the product. Some US states even have legislated limits on VOC content in paints.

Mineral turpentine, commonly used to clean up brushes and hands after using oil-based paints, is also absorbed through the skin. If you use turps to clean paint off your skin, always be sure to wash it off thoroughly with soap and warm water. VOCs also contribute to the formation of oxidants and photochemical smog, so, considering the amount of oil-based paint used nationally every year, VOC concentrations in paint solvents may be a significant factor in the overall level of this type of pollution.

The health effects of chemicals greatly depend on the level and length of exposure, so it's likely that the risks to people who use paint infrequently, for only a day or two at a time, are minimal. Even so, these products contain some fairly nasty substances and at the moment there is no mention of them on the containers they are sold in. For industrial applications, paint manufacturers must supply Material Safety Data Sheets (MSDS) that list all hazardous ingredients, but, according to Dr Winder, these are rarely read, indicating that the threats posed by these chemicals are little understood even by professional painters. Such information is not even available to ordinary consumers, though they can try to get MSDSs by writing to the manufacturer. One Melbourne study found that the majority of staff in paint retail outlets had never even heard of MSDSs.

All dangerous ingredients in paints should be listed clearly on the containers, along with appropriate, detailed health warnings so that consumers can make informed decisions about whether, how and how much to use them.

DOWNWARDLY MOBILE

Mobile phone prices have fallen drastically over the last few years. We tested six of the most 'affordable portables' on the market.



Is this the future of a quiet drink as mobile phones get cheaper and cheaper?

MOBILE PHONES have traditionally been marketed to the business user, but falling prices have seen a shift from the briefcase to the schoolbag, with some companies pushing budget mobile phones as a personal security tool. The ads are usually dramatic, with dimly lit menacing alleyways at midnight and teenage kids in a broken-down car wondering how they're going to get home or contact their parents. In light of this trend we've tested phones from the budget end of the market.

We felt that a spare battery increases the usefulness of a mobile phone markedly (you can use one while charging the other) and a charger is essential, so we bought all phones on the market, including a second battery and charger if they weren't supplied with the phone, which could be purchased at the time for under \$900 for the whole package. Six phones were tested, but our market research indicates there are several other models available which are similar to those

ANALOGUE vs DIGITAL NETWORKS

DIGITAL TECHNOLOGY has revolutionised the way we listen to music in the form of the compact disc. In a similar way digital technology is changing the mobile phone market. Cellular phones were introduced to Australia in 1987 with the opening of Telecom's MobileNet service. This analogue network, called the 018/015 AMPS network, is now used by both Telecom and Optus and covers most population centres and main highways throughout the country. Telecom claims around 86% of the population is currently covered by the network.

Prior to 1993 the AMPS network was the only mobile phone network operating in Australia, but in April of that year Telecom opened a new network which uses digital technology. Shortly afterwards Optus and a new player, Vodafone, also began establishing their own digital networks. Unlike the analogue network, all three companies use their own equipment and base stations so there are currently three separate digital networks. However, a standard is used for digital networks in Australia, called the global system for mobile communications (GSM), so any digital phone will work on all three networks.

The digital and analogue networks are similar in that the handsets are linked to the standard telephone network by a series of base stations, which transmit and receive the radio signals used by the mobile phones. Each base station's coverage area is called a 'cell' and these cells are arranged to overlap slightly. When a

mobile phone is switched on it connects with whichever base station offers the strongest signal. When you move around you may leave one base station's area of coverage and enter another's. The network will detect this and automatically switch your call to the new base station, hopefully without interruption. Dropouts can occur if the new base station is already working to capacity or you enter an area not covered by any cell.

The basic difference between digital and analogue networks is that in the digital system the voice information is converted to binary numbers (similar to the zeros and ones a computer or CD uses) before being transmitted. The claimed advantages of this are that digital signals are less prone to interference and 'noisy' lines more secure in terms of other people listening in, and more reliable with fewer dropouts and crossed lines. The use of digital technology also allows more calls to be carried by the network at any one time lessening the congestion that can frustrate users of the current analogue network.

Apart from the technical differences between the networks there is the question of their respective longevity. The government has announced that it will begin withdrawing frequencies from the analogue network in 1996 and that the system will be shut down by the end of 2000 in favour of the newer digital networks. Both Telecom and Optus say they will fully support the 018/015 system until this time. In the meantime all three digital carriers will be

tested except, perhaps, for a few minor features. We've listed these comparable models below the table on page 45. In addition, prices have come down even more since we bought our phones, so there may be several more models selling for under \$900 now.

All the phones tested use the analogue network (see *Analogue vs digital* below for an explanation of this), on which both Optus and Telecom run services. When you purchase a phone the retailer will probably offer to connect you to one of these services immediately. You can usually change from one service provider to the other with just a phone call, so if you don't like the service or payment plans offered by the company you're connected to you can easily change. Both Optus and Telecom offer a range of charging plans to suit different users. See *The cost of a call* on page 44 for a summary of the various options.

GETTING THE MESSAGE THROUGH

Mobile phones rely on radio transmissions, so they're more susceptible to interference and less reliable when it comes to making a connection than your ordinary home phone. The signals going to and from the mobile phone can be affected by your distance from the nearest transmitter and your surroundings. Tall buildings, hills and even the weather can affect the phone's radio signals. Sometimes connection problems are the fault of the network itself, but there are differ-

ences between phones as to how well they handle poor signal conditions.

To test this we made a series of calls to and from each model in an area where the signal quality was marginal, and noted how many calls actually got through. To be counted as successful, the connection had to be held for at least 30 seconds while the tester walked over a set area, and the voice had to be intelligible over any noise or interference on the line.

The results of this test showed dramatic differences between phones; the percentage of successful calls is given in the table. The NEC Sportz managed to get an admirable 90% of calls through, while the SUN MOON STAR and UNIDEN only managed 12% and 36% success rates respectively under the same conditions. If you're looking at a phone as a personal security measure, don't count on either of these getting a call through reliably in an emergency. All the others were successful more than half the time.

When operating under good signal conditions all the phones should be reliable at making and receiving calls, though congestion on the network can still mean dropouts and busy tones regardless of how the phone itself performs.

EASY TO HOLD?

A mobile phone needs to be easy to carry. The size and weight vary considerably between models, but compared to some

of the more expensive phones on the market, these budget models are generally quite bulky and heavy. The VOXSON and OMNI are the lightest, both weighing in at 270 grams with their smaller-capacity batteries installed, but they differ considerably in shape. The VOXSON is quite thin, while the OMNI is much 'blockier'.

How comfortable you find holding each of the phones will probably be affected by the size of your hands and the way you tend to grip it. It's worth handling the phones for a while in the shop to make sure you won't find a particular design too uncomfortable. None of the models we tested is small and compact enough to fit practically into a pocket or small handbag, particularly with their aerials attached. We've given the dimensions and weight of each phone in the table so you can compare them, and you can get an idea of their size and shape from the photos overleaf.

BUTTONS AND DISPLAYS

Good buttons and well laid out controls add to the ease of use of any appliance, and mobile phones are no exception. The buttons on the TELECOM Walkabout 4H are quite recessed and a bit awkward to press, and those on the NEC have a gloss finish which can make the markings a little difficult to read in a brightly lit room. The buttons on all the other phones are reasonably easy to use.

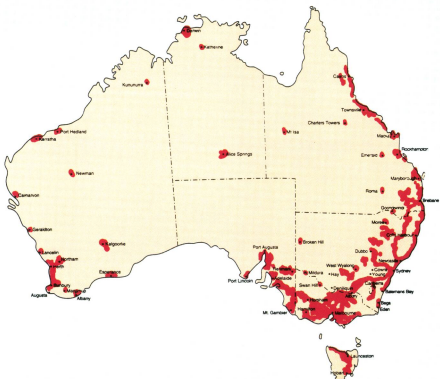
The OMNI is the only model that

creasing the coverage area of their networks and in the next few years should match or surpass the current coverage offered by the analogue phones.

While the demise of the AMPS network is eventually assured, it will continue to be fully supported for at least another six years. In the meantime the price of analogue phones should continue to fall and, as our list of budget models shows, they can still present good value and are an attractive short-term proposition for those who want the convenience or security of portable communication without the current expense of digital phones.

Analogue network coverage

The map gives the total area currently covered by the 015/018 analogue network. The coverage is identical for both Telecom and Optus. Although the original network was set up by Telecom, since Optus entered the mobile market, rather than start from scratch, has used the Telecom base stations.



doesn't have illuminated buttons, making it difficult to use in the dark. The other phones momentarily light the keypad when they're used so you can find the right button. This was an advantage, though it could have been implemented better on all the phones with the inclusion of a dedicated, easily locatable button for turning the illumination on. Once the light on the phones has gone off, which it does after a short time to conserve power, it is necessary to press a number or function button to get the illumination back on. You then have to make sure you clear whichever button or function you pressed before using the phone.

All the models except the OMNI have a small display which can show the number you're dialling and is also used to display the memories and other features such as signal strength or battery charge. There is an OMNI available (see page 45) with a display and memories which should otherwise be a similar performer to the one we tested. Most phones have a liquid crystal display, but the TELECOM uses a kind of display that can be washed out and hard to read in strong sunlight.

POWER TO THE MOBILE

All the phones in our test are powered by rechargeable batteries and in all cases at least one battery and a charger are supplied with the phone. We think a spare battery is essential so you can leave one on charge while you're using the other. Some phones come with a second, usually high-capacity battery, but for the others you need to buy it as an optional extra.

The table gives the talk and standby times for the standard-capacity battery supplied with each phone. The OMNI had a very short life, giving only 40 minutes of talking time and around five and a half hours on standby waiting for a call. In contrast the NEC allowed us to talk for over two hours and lasted almost a full 24 hours on standby with a full battery charge.

All the phones have various battery

capacities available, so check with your retailer about the options. While a higher-capacity battery will let you talk more and give you more standby time between charges, they are usually heavier and bulkier, making the phone less easy to carry round.

The number and claimed capacity of the batteries which the manufacturers have told us come with their phones are given in the *Profiles*. When we set out to buy our test phones we found some retailers offer special packages which have different or non-genuine battery configurations. There's nothing wrong with this, particularly if their package is well priced, but carefully check what the retailer is supplying before you buy so you know what you're getting. If you're buying a non-genuine battery, check the phone's warranty carefully. It may be void if you don't use the original manufacturer's parts.

ON THE ROAD

Anything that takes your attention from the road when you're driving can be dangerous, so using a handheld mobile phone when you're at the wheel isn't recommended. In fact doing so is an offence in NSW and Victoria. In 1993 a total of 9175 Victorian and NSW motorists were booked for this and, with fines of \$135 and \$96 respectively, this amounted to some very expensive phone calls.

In the other states it is not currently a specific offence, but if it can be shown that you were being distracted by using the phone, particularly if there's an accident, you could be booked for 'not driving with due care and attention' or a similar charge.

If you want to use a phone while driving, all the models except the OMNI have the option of a 'hands-free' car kit which can be installed in a car and allows you to keep both hands on the wheel while you're talking. They're not cheap (from around \$350 to \$700) but if you think you'll be doing a lot of chatting in the car, ask your retailer about this option.

WHAT TO BUY

NEC Sportz	\$699
TELECOM Walkabout 4H	\$634

Prices shown were good targets to aim for when we did nationwide checks in May 1994. By August they may have come down again!

The NEC stood out on performance and was very impressive at pulling in calls in marginal signal areas. The TELECOM also performed reasonably well and, despite being quite large and heavy, is worth considering.

NEC SPORTZ

Price: \$699

Good points

- Highest call success rate in a weak signal area (90%).
- Very good radio sensitivity.
- Long battery life.
- A hands-free car kit is available as an optional extra.

Bad points

- Charger only takes one battery at a time.
- Keypad can't be locked to prevent unauthorised or accidental use.
- Markings on buttons can be a little hard to read in bright light.

Batteries and chargers

The phone comes standard with one 20-hour battery and a slow charger. An optional high-capacity 34-hour battery is available.

TELECOM WALKABOUT 4H

Price: \$634

Good points

- Good call success rate in a weak signal area.
- Good radio sensitivity.
- Three-year repair or replacement warranty on the phone.
- A hands-free car kit is available as an optional extra.

Bad points

- Heavy and quite bulky.
- Can't store more than 16 digits in a memory.
- Buttons were a little difficult to press.
- Display can be a little hard to read in bright light.
- Charger only takes one battery at a time.

Batteries and chargers

The phone comes standard with one 14-hour and one 28-hour battery and a rapid charger. An optional 54-hour battery is available.

VOXSON MICRO 999

Price: \$900

Good points

- Good call success rate in a weak signal area.
- Convenient retractable antenna.
- Can store names with numbers in memory.
- Light to carry.
- A hands-free car kit is available as an optional extra.

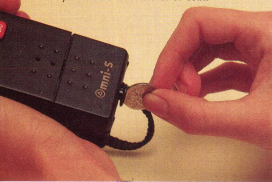
Bad points

- Short battery life with standard battery.
- Battery release catch is a little difficult to operate.

Batteries and chargers

The phone comes standard with one eight-hour and one 12-hour battery and a rapid charger. An optional 24-hour battery is available.

Changing the battery on the Omni is fiddly: you need a screwdriver or coin.



PROFILES

Phones are listed in rank order. Prices shown were good targets to aim for when we did nationwide checks in May 1994, though by August they could have come down again! So shop around, and check which batteries you're getting.

The battery life mentioned in the *Batteries and chargers* section of each profile is the manufacturer's claimed life with the phone on standby.



NEC Sportz

TELECOM Walkabout 4H

VOXSON Micro 999



UNIDEN CP4600

OMNI Mini S V850

SUN MOON STAR T-145

UNIDEN CP4600

Price: \$699

Good points

- Convenient retractable antenna.
- Can store names with numbers in memory.
- Easiest to use of the phones we tested.
- Three-year repair or replacement warranty on the phone.
- A hands-free car kit is available as an optional extra.

Bad points

- Poor call success rate in a weak signal area. It managed to make a successful connection in 74% of calls, but the majority of these were not useful as the interference on the line meant that it was difficult to hear or be understood; this lowered its score.

Batteries and chargers

The phone comes in two packs. The standard pack has one 10-hour and one 14-hour battery and a fast charger. The 'value pack' has one 14-hour battery and a slow charger.

OMNI MINI S V850

Price: \$569

Good points

- Quite compact and light to carry.
- Additional short 'stub' aerial is convenient to use in good reception areas.

Bad points

- No display so you can't see if you've keyed in the wrong number.
- No memories for number storage.
- No battery charge or signal strength meters.
- No call duration timer.
- No keypad illumination, which makes it difficult to use in the dark.
- Keypad can't be locked to prevent unauthorised or accidental use.
- Charger only takes one battery at a time.
- Limited battery life with standard battery.
- Screw-type battery catch is inconvenient to use.
- Does not have an optional hands-free car kit.

Batteries and chargers

The phone comes in two packs. One has a six-hour and a 12-hour battery and the other a single 12-hour. Both packs have a slow charger. There is an optional two-hour 'emergency' battery pack which holds five standard non-rechargeable alkaline 'pencil' batteries.

SUN MOON STAR T-145

Price: \$809

Good points

- Well marked and easy to press buttons.
- Good radio sensitivity.
- A hands-free car kit is available as an optional extra.

Bad points

- Very poor call success rate in a weak signal area.

Batteries and chargers

The phone comes standard with one 20-hour battery and a fast charger. An optional 12-hour battery is available.

Mobile phones

Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target price (\$)*	Warranty – phone/batteries	Dimensions HxWxD (mm)	Weight with standard battery (g)	Antenna type	Memories	Call timer	Ba me
NEC Sportz	NEC	Australia	699	1 year/90 days	165 x 55 x 30	330	screw-in	24	✓	✓
TELECOM Walkabout 4H	Motorola	USA	634	3 years/1 year	195 x 45 x 55	500	screw-in	30	✓	✓
VOXSON Micro 999	Voxson	Australia	900	3 years (A)/3 months	170 x 55 x 25	270	retractable	109 (C)	✓	✓
UNIDEN CP4600	Uniden	China	699	3 years/90 days	190 x 55 x 30	400	retractable	99 (C)	✓	✓
OMNI Mini S V850	Omni	Korea	569	not stated	150 x 50 x 40	270	screw-in (B)	none		(D)
SUN MOON STAR T-145	Sun Moon Star	Korea	809	1 year/3 months	165 x 55 x 30	360	screw-in	199	✓	✓

* Prices shown were good targets to aim for when we did nationwide checks in May 1994. By August prices may have come down again!

(A) Three-year limited warranty on phone; first year includes parts and labour, following two years labour only.

(B) Comes with an additional short 'stub' antenna.

(C) Can store names along with the number in memory.

(D) Does not display battery charge strength but does have a low-battery warning light.

THE COST OF A CALL

Both Optus and Telecom offer a number of pricing schemes for mobile phones to suit the needs of different users. In general they involve a fixed monthly service charge combined with a time-based charge for the calls made. By keeping an eye on the number and length of calls you make with your mobile phone you can select a plan to suit. If your calling habits change you can switch to a more appropriate plan by simply contacting your service provider.

The table gives the costs of three of Optus' and Telecom's

charging plans for the 018/015 analogue network so you can see what sort of costs you'll be in for. The plans shown are only a sample of the options available. Both companies also have various plans suitable for high-volume users and are constantly introducing new plans to keep up with the competitive market, so it's best to talk to them directly to get the latest prices. The numbers to ring for more information are:

■ Telecom — 018 018 111

■ Optus — 008 555 000

Plan	Recommended for	Monthly fee	LOCAL CALL		LONG-DISTANCE CALL	
			First 30 seconds (peak/off-peak)	Subsequent 30 seconds (peak/off-peak)	First 30 seconds (peak/off-peak)	Subsequent 30 seconds (peak/off-peak)
TELECOM						
Flexi-plan 10	Low-volume users	\$10	87 cents/14.5 cents	57 cents/9.5 cents	\$1.20/20 cents	90 cents/15 cents
Flexi-plan 20	Low-volume users	\$20	58 cents/29 cents	38 cents/19 cents	80 cents/40 cents	60 cents/30 cents
Standard	Moderate users	\$35	29 cents/14.5 cents	19 cents/9.5 cents	40 cents/20 cents	30 cents/15 cents
OPTUS						
Freedom	Emergencies only (≤1 call/day)	\$10	60 cents/10 cents	same as first 30 seconds	90 cents/15 cents	same as first 30 seconds
Security	Occasional users (1–2 calls/day)	\$20	40 cents/10 cents	same as first 30 seconds	60 cents/15 cents	same as first 30 seconds
Business	Frequent users (>2 calls/day)	\$35	20 cents/10 cents	same as first 30 seconds	30 cents/15 cents	same as first 30 seconds

6	7	8	9	10	11	12	13	
Signal meter	Keypad lock	Keypad illumination	Battery life talk/standby (hours)	Ease of use score (%)	Call success rate (%)	Radio sensitivity score (%)	Overall score (%)	Brand/model (in rank order)
	✓	✓	2.4 / 23.3	65	90	97	84	NEC Sportz
✓	✓	✓	1.2 / 14.8	60	76	83	73	TELECOM Walkabout 4H
✓	✓	✓	0.8 / 7.7	65	75	57	66	VOXSON Micro 999
✓	✓	✓	1.0 / 8.25	75	36	78	63	UNIDEN CP4600
			0.7 / 5.5	50	63	71	61	OMNI Mini S V850
✓	✓	✓	1.6 / 16.7	70	12	85	56	SUN MOON STAR T-145

COMPARABLE MODELS

Many of the phones we tested were technically comparable with other models on the market. Here's a list of similar models:

■ The **TELECOM Walkabout 4H** tested is the same as the **MOTOROLA 9660 Ultra Sleek** and the **OPTUS 9660**, though the colouring may be different. It's also similar to the **TELECOM 9760 Gold Ultra Sleek** except the **9760** has 99 named memories.

■ The **NEC Sportz** tested is the same as the **TELECOM Sportz** and the **OPTUS Sportz**, though the colouring may be different.

■ The **OMNI Mini S V850** tested is similar to the **OMNI Mini 100**, but the **Mini 100** has a liquid crystal display and 10 memories.

If you're thinking of buying one of the similar models, check the warranty details and the batteries supplied as they may be different from those listed for our test model.

1 Dimensions

These are the dimensions of the phone with the antenna down or removed and the standard-capacity battery fitted. The **VOXSON** is the slimmest model tested but is still reasonably long and wide and would be obtrusive in a shirt pocket.

2 Antenna type

Two types of antenna are used by the phones in this test. Those listed as screw-in are flexible rubber-coated devices which screw into the top of the phone and vary in length from 80 to 170 mm. The **OMNI** also comes with a very short screw-in antenna called a 'stub' aerial which can be used in good reception areas and makes the phone less cumbersome to carry round.

The **VOXSON** and **UNIDEN** have a convenient retractable antenna which can be pulled up for use and then pushed back down into the phone for storage.

3 Memories

All the phones except the **OMNI** can store several phone numbers in a memory and the user can search through the stored numbers. By the memories in the **VOXSON** and **UNIDEN** each number can be stored with a

name, allowing the user to search for a particular name rather than have to remember who the stored number belongs to.

4 Call timer

All the phones except the **OMNI** can display the duration of a call. Since all mobile phone calls are charged by time, even local ones, this feature could be useful in keeping track of how big your bill is likely to be.

5 Battery meter

All the phones except the **OMNI** can display the battery condition and give a low-battery warning if charge is running low. The **OMNI** doesn't have any display of battery condition but does have a low-battery warning light. This was not as convenient because the warning light only comes on when there is barely enough charge left to make or receive a call. With a battery meter you can check on the charge at any time and get an indication of how much talk or standby time you have left.

6 Signal meter

All the phones except the **OMNI** can display the approximate strength of the radio signal available from the network. This is useful for checking whether you're in a weak signal area. Sometimes moving a relatively short distance can put you in a better signal area and increase the chances of getting a good connection.

7 Keypad lock

It is useful to be able to lock the keypad on a mobile phone to prevent unauthorised use and also inadvertent dialling when the phone is lying in your bag or briefcase. A PIN number system is used to lock and unlock the keypad.

8 Keypad illumination

All the phones except the **OMNI** have backlighting for the keypad to make it easier to dial in the dark. The backlighting is activated whenever a button is pressed. When no button is pressed after a few seconds the light will go off, to conserve the battery. One problem we found is that to get the illumination on you have to press one of the keypad or function

buttons. If you can't see which button you're initially pressing you may have to clear the number or function you pressed before continuing. It would be an advantage to have a button that is easy find in the dark and has the sole purpose of turning the light on.

9 Battery life

This lists the amount of time we could talk for, and leave the phone on standby for, with the standard battery supplied with the phone fitted and fully charged. Where two batteries were supplied with the phone, we've listed the times for the lower-capacity battery to give an idea of the minimum time you'll get out of the phone.

A long talk time gives you more time to chat before having to change batteries or recharge, and a long standby time allows you to leave the phone on longer, ready to receive incoming calls.

10 Ease of use

This score includes an assessment of the controls and display, the features that make the phone easier to use such as the memories and keyboard illumination, how comfortable the phones are to hold and carry, and how easy it is to change the battery. See the profiles on page 43 for details of each model.

11 Call success rate

This score shows the percentage of calls which were successful when signal conditions were a bit weak. Forty calls were made to and from each phone.

12 Radio sensitivity score

A good score indicates the phone would be able to handle drops in signal strength during a call, which can occur when you're moving around, without losing the signal or becoming too noisy.

13 Overall score

Ease of use, call success rate and radio sensitivity score were equally weighted to produce the overall score.



WHAT DO YOU KNOW?

1 If you buy something because of an advertising claim which turns out to be not just misleading but deliberately deceptive, you are not only entitled to your money back but possibly to damages as well. True or false?

2 The acronym SCATS stands for:
A) Submarine Cables Attached to Shipping.
B) Sydney Co-ordinated Adaptive Traffic System.
C) Society of Consumer Advocates and Trouble Shooters.



3 Helena Rubinstein began her remarkably successful cosmetics business in which city?
A) New York.
B) Cracow, Poland.
C) Melbourne.

4 Trying out a lipstick by means of a store 'tester' could expose you to viral infections like herpes simplex (the cause of cold sores). True or false?



5 Around 25% of all work-related deaths in Australia are caused by:
A) Road accidents.
B) Gas explosions.
C) Cardiac disease.

6 If you decide to change to a new solicitor, the original one has the right to keep all documentation relating to the work he or she has already done for you. True or false?

7 If a furniture removal company breaks or loses all your worldly goods, it is up to you to prove it did not use due care before it is liable for damages. True or false?

8 The upgrading of standards for car baby capsules in March 1993 means it is illegal to transport your baby in a capsule made or bought before that date. True or false?

9 Bears' brains, wolves' blood, crocodile glands, amniotic fluid and human placenta are all thought to have been used in which product?
A) Salami.
B) Plant fertiliser.
C) Face cream.

10 If you ordered, say, a 'seafood platter' in a restaurant for \$54 and received only two prawns, a calamari ring and a piece of fish on an oyster shell, you could take legal action against the restaurant for overcharging. True or false?



ANSWERS

1. True. Deliberately misleading advertisers can also be prosecuted and severely fined by government authorities.

2. B. SCATS is an Australian traffic management success story. The system controls 1800 sets of traffic lights in Sydney and has now been adopted by other cities including Melbourne, Adelaide, Perth, Darwin, Hobart, Canberra, Singapore, Auckland, Kuala Lumpur, Dublin and Shanghai.

3. C. Ms Rubinstein emigrated to Australia from Poland and opened her first beauty salon in Melbourne in 1900. Last year, the massive international company it spawned announced it was shutting down its Australian operations.

4. True. If you want to try the colour, use your hand.

5. A.

6. False. Solicitors may retain your papers until such time as

you've paid them all outstanding fees, but after you have squared your account they have to hand everything over.

7. True. When moving house, insurance for your possessions is highly recommended.

8. False. According to the Federal Office of Road Safety, Australia has the most stringent standard for baby capsules in the world. The 1993 revision made the performance requirements for these products even tougher, but those complying with the previous version are still legal and regarded as safe.

9. C.

10. False. Restaurants are entitled to set their prices and serve their food as they see fit. If you think it's lousy or overpriced or both, all you can do is avoid the place in future. If you're suspicious, ask before ordering.



CHOICE

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"We work on behalf of Australian consumers by producing and providing useful and accessible information, and representing and advancing their interests."

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If you find a recall or ban not on our list, please let us know.

Carter-Wallace has recalled TROJAN REGULAR WITH SPERMICIDE LUBRICANT CONDOMS, batch L1823 (on the carton). This is further identified as either batch L18238006N or batch L18238003N on the condom foil inside the carton. The expiry date of this batch is 07-96. Testing by the Therapeutic Goods Administration has shown this batch doesn't comply with the Australian Standard. Do not use.

Kambrook has recalled KAMBROOK PERSONAL HEATER AND FAN MODEL TH10 as the motor and fan assembly may become detached from the body of the unit and cause smouldering and possibly fire. Do not use. Return to retailer for refund.

Kambrook has recalled KAMBROOK SLIMLINE DOUBLE ADAPTOR MODEL DA1/R (sold since August 1993) as the outer cover may have been incorrectly sealed. It can be identified by clear-shell hard plastic packaging; there is no code sticker on the front of the unit, and it is stamped 'Made in NZ' on the back. Do not use. Send the product to Kambrook, Reply Paid 32, 44-60 Fenton Street, Huntingdale 3166, for replacement unit.

Bayer has recalled BAYGON GENIUS MOSQUITO REPELLENT LIQUID VAPORISER as it may have a defective heating element which could lead to overheating and possible fire risk. Do not use. Return the electrical device (not the bottle) to Bayer Australia, PO Box 903, Pymble 2073, for refund. Enquiries: 008 672 859.

Honda has recalled 1992-93 HONDA CIVIC and 994 HONDA INTEGRA MOTOR VEHICLES (equipped with automatic transmissions) to replace an adjuster lock pin which connects the transmission shift lever to the shift cable. The pin may come adrift and the car may move unexpectedly under power, or may not move at all. Contact your Honda dealer to arrange inspection. Vehicle identification numbers are:

CIVIC
HMEG443005029940 - JHMEG443005032804
HMEG443005103160 - JHMEG443005135118
HMEG547005008242 - JHMEG547005008874
HMEG547005100544 - JHMEG547005106400
HMEG863005022306 - JHMEG863005027954
HMEG863005102226 - JHMEG863005136450
HMEH967005006830 - JHMEH967005012250
HMEH967005101295 - JHMEH967005114510

INTEGRA
HMDCA445005000003 - JHMDCA445005000256

QUF Industries has recalled TOOT ALL NATURAL MILK DRINKS, 125 mL PACKS (ALL FLAVOURS) with use-by dates from 1/9/94 to 24/11/94 (usually sold in 8 x 125 mL packs), as the milk may spoil before its use-by date due to a processing fault. Return to point of purchase or retailer.

Portmans has recalled WOMEN'S PLAIN FLANNEL LONG SLEEVE OVERSHIRT LABELLED 'UTILITY SPORT' and 'Made in China 80% Cotton, 20% Polyester', as the brushed surface pile of the fabric may ignite under certain conditions. Affected garments were sold between March 30 and May 20, 1994, in the colours of beige and ruby, and retailed at \$59.95. Return to Portmans for refund.

Tree Toys has recalled TREE TOYS KNOCKERMAN RATTLE (made in Taiwan) as the wooden balls may detach from the end of the springs, posing a choking hazard. Return to retailer for refund.

TWELVE MONTH INDEX

SEPTEMBER 1993 — AUGUST 1994

(T) Test
(D) Includes assessment of suitability for people with disabilities
(U) Update of previous report
* Additions or corrections to reports, small follow-up items, or letters

Air travel, domestic	Jan	Flame-retardant spray	Sep (T)	Mortgage switching	Nov
Alarms, personal emergency	Apr (T,D)	Fleas, controlling pets'	Feb		
Alternative medicine	Oct	Food		Nappies	Nov, Apr*
Appliances, small disposable	Oct	artificial sweeteners	May	Nutrition information trends	Aug
Artificial sweeteners	May	breakfast cereals	Jan (T)		
Australian products, buying	Feb, Aug*	brie cheese	Dec (T)	Ovens, electric wall	Oct (U,T,D), Nov*
		fast foods	Apr (T)		
Batteries, car	Sep (T)	healthy eating	May	Paint, exterior	Aug (T)
Beds, sofa	Jan	nutrition information trends	Aug	Pâté	Jun (T)
Binoculars	Mar (T)	pâté	Jun (T)	Patients' rights	Dec
Blenders	Jan (T)	peanut butter	Jul (T)	Peanut butter	Jul (T)
Breakfast cereals	Jan (T)	vitamins and minerals	Sep	Plastics recycling	Jun
Brie cheese	Dec (T)	Ford truck warranty	Jul	Privacy of information	Feb
Bullbar dangers	Jun				
Buying Australian	Feb, Aug*	Garden hoses	Nov (T)	Refrigerators, 395-450 litre	Feb (T,D)
Buying a used car	Oct	G-Code programmer	Jun (T)	Reliability survey, cars	Mar
Buying guide, annual	Dec			Renewable energy sources	Sep
		Health insurance	May, Aug*	Renovating, energy-efficient	Oct
Cars		Healthy eating	May		
batteries	Sep (T)	Hearing aids	Apr	Safety switches	May (T)
buying used	Oct	Heaters, fan	Jun (T,D)	School sponsorship	Apr
CD players	Jan (T)	House and contents insurance	Oct	Security screen doors	Sep, Jan*
crash tests	Aug			Selling your home	Jun
extended warranties	Feb	Income protection insurance	Jul	Sofa beds	Jan
reliability survey	Mar	Index, four-year	Jun	Stalking	Mar
roadworthiness	Apr	Insurance		Statutory derivative action	Aug
Carers, services for	Apr	commissions	Aug	Steering wheel locks	Jan (T), aug*
Carpets, buying	Mar	complaints schemes	Oct	Strollers, layback umbrella	Aug (T,D)
CD players, multi-disc for cars	Jan (T)	duty of disclosure	Jan	Supermarket survey	Jul
Chainsaws	Jul (T)	health	May, Aug*		
Cheese, brie	Dec (T)	house and contents	Oct	Telephone, harassment by	Oct
Charities	Jun	income protection	Jul	Telephone, privacy	Jun
Childcare questionnaire	Nov	letter-writing guide	Apr	Telephones	Nov (T)
Clothes dryers	Feb (T,D)	life	Sep, Dec*, Jan*, Feb*	Telephones, mobile	Aug (T)
Cockroaches, getting rid of	Nov (T), Jul (U)	unnecessary	Jan	Televisions, large-screen	Jun (T)
Contact lenses	Jul	Investment, ethical	Jun	Toasters	Mar (T,D)
Coolers, small, for drinks	Dec (T)	Investment options	Mar		
Cosmetics regulations	Oct, Feb*	Irons	May (T,D)	Vacuum cleaners, medium-priced	Oct (T,D)
Dental care	Dec	Lawnmowers, petrol	Nov (T), Jan*	Vacuum cleaners, low-priced	Jul (T,D)
Dishwashers	Nov (T,U)	Life insurance	Sep, Dec*, Jan*, Feb*	Video game systems	Dec
Drinks coolers, small	Dec (T)	Life insurance commissions	Aug	Video recorders	May (T)
Duty of disclosure, insurance	Jan	Locks, steering wheel	Jan (T)	Vitamins and minerals	Sep
Energy, renewable	Sep	Market competition	Mar	Wall ovens, electric multi-function	
Ethical investing	Jun	Medicine, alternative	Oct		Oct (U,T,D), Nov*
Extended warranties for cars	Feb	Microbes in the body	May	Warranties, extended, for cars	Feb
Eyes, looking after	Mar	Microwave ovens, medium	Apr (T,D)	Washing machines	Sep (T,D)
		Microwave queries answered	Apr	Water filters	Sep (T,U)
Fan heaters	Jun (T,D)	Minerals and vitamins	Sep	Wine, two-litre casks	Dec (T)
Fast foods	Apr (T)	Mobile phones	Aug (T)		